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ABSTRACT

Complete citations and annotations are provided for the professional literature in the field of student financial aid for the period 1977-1985. Most entries are from an ERIC search of citations in Current Index to Journals in Education. Additional entries were taken from the listings of professional papers and reports published by selected educational associations and organizations. Entries are categorized in the following sections: (1) sources of program information (general, programs for specific student groups, programs for specific states); (2) history, philosophy and purpose of aid; (3) financial aid administration, management and problems (general; need analysis; student expenses and budgets; counseling and information services; packaging aid awards; data processing; scholarships, grants and education benefits; loans; employment and work-study programs; programs for special student groups; aid administration at specific types of institutions; and annual reports; (4) financial aid administration as a profession (characteristics, training, professional development); (5) federal and state issues and problems; (6) financial aid and financing postsecondary education; and (7) research (student access, choice, retention, attrition and achievement and aid needs; scholarships, grant and education benefits; loans; employment and work-study programs; statewide studies; special student groups; and tuition and student expenses). Author and subject indexes are provided. (KM)

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NASFAA Annotated Bibliography of Literature On Student Financial Aid

1977-1985

Prepared by

NASFAA

The National Association of Student Financial Aid Administrators, Washington, D.C.

and

The 1986-87 NASFAA Research Committee

July 1987

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nasfaa

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July 1987

Dear NASFAA Member:

On behalf of the NASFAA Research Committee and the NASFAA staff, we are pleased to present the NASFAA Annotated Bibliography of the Literature on Student Financial Aid: 1977-1985. This bibliography attempts to fill the gap left since the 1977 publication by the College Scholarship Service of the Guide to the Literature of Student Financial Aid authored by Jerry S. Davis and William D. Van Dusen. Since 1977 many articles of interest to the financial aid community have been published in the professional journals, including our own Journal of Student Financial Aid. In addition, many organizations and associations continue to publish reports and papers on topics which relate to the administration of student aid in this country.

We hope that this bibliography will give practicing aid administrators, academic researchers, and policy makers an opportunity to review the relevant literature of our profession. We welcome your comments so that updates and future editions can be as helpful and complete as possible.

Sincerely,

Dallas Martin
President

Robert W. Evans
National Chairman

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Introduction

This NASFAA Annotated Bibliography of the Literature on Student Financial Aid: 1977-1985 is intended to assist the practicing aid administrator, as well as policy makers, academic researchers, and others, locate literature relevant to the field of student financial aid in the United States. The materials annotated in the Bibliography include articles and papers published from 1977 through 1985. The 1986-87 NASFAA Research Committee will recommend to its successors that updates be published each year.

Each entry includes the complete citation for easy location of the original article or paper. Not included are state-specific items (unless they were deemed by the Committee to be of general use or interest to the profession), technical research papers, master's theses, and doctoral dissertations. Most of the entries are from an ERIC search using the Current Index to Journals in Education (CIJE). Additional entries were included from the listings of professional papers and reports published by several national, state, and regional educational associations and organizations.

The Table of Contents has been organized similar to the Bibliography published by the College Scholarship Service in 1977. In addition, we have included a comprehensive index following the annotations. Each citation and annotation has been reviewed for key topic words and has been listed in the subject index at the appropriate place(s). Many articles will be included under more than one index heading. For example, if an article was about the effects of the College Work Study program on the retention of community college students, this item would be referenced in the index under: College Work-Study, Community Colleges, and Retention.

The 1986-87 NASFAA Research Committee is pleased to be able to present this Bibliography to you and urges you to provide comments on its usefulness to NASFAA and to the 1987-88 Research Committee. We recognize that there are limitations to this document and have already prepared several recommendations for the updates and for the next complete edition of this research and policy decision-making tool.

This publication could not have been produced without the hard work of several members of our financial aid family. Jerry Davis of the Pennsylvania Higher Education Assistance Agency and Susan Blanchard formally of the State University of New York, did most of the initial gathering and cataloging. This effort was augmented by members of the NASFAA Research Committee. Special thanks go to Janet Hunter-Holmes of Knox College who performed the final editing and provided the historical continuity for the project. Joan Holland and Rachel McCrae of NASFAA, as well as Dennis Martin, contributed to the project.

1986-87 NASFAA Research Committee

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SECTION I

I.A. American Council on Education. Who Gets Student Aid: A 1983-84 Snapshot. Summary of Policy Seminar held on July 19, 1984. Washington, D.C.: American Council on Education, 1984.

Presents preliminary data and analysis on student aid in 1983-84 based on a policy seminar at which a national survey of aid recipients was examined. Trends indicate an increasing reliance on loans, especially by low income proprietary school students and increasing participation rates among minorities.

I.A. College Scholarship Service. Meeting College Costs. New York, New York: College Entrance Examination Board, 1979. (Updated annually)

Booklet intended as an introductory aid to college-bound high school students and their families. Provides a brief description of various sources of financial assistance, a step-by-step guide to determining eligibility, and an application checklist.

I.A. Fabisch, Victoria. The A's and B's: Your Guide to Academic Scholarships, 8th Edition, 1986-87. Alexandria, Virginia: Octameron Associates, 1985.

A guide to collegiate and non-collegiate academic scholarships. Information on 100,000 collegiate academic awards at 1,200 schools are listed.

I.A. Fadil, Virginia Ann, and Thrift, Julianne Still, comps. Federal Student Assistance and Categorical Programs. Washington, D.C.: National Association of Independent Colleges and Universities, 1978.

A quick reference guide for public policy decisions. Provides descriptions of federal assistance programs for independent institutions. Includes Basic Educational Opportunity Grants Program, Supplemental Educational Opportunity Grants Program, Guaranteed Student Loans, College Work-Study, Social Security Student Benefits, Veterans' Education Benefits, and other programs.

I.A. Illinois State Board of Education. 1985-86 Financial Aid to Illinois Students. Springfield, Illinois: Illinois State Board of Education, August, 1985.

Describes the financial aid application procedure, provides a compilation of sources of educational assistance for undergraduate and graduate students from federal, state, and other national programs. Detailed information on armed services educational assistance and the State of Illinois Scholarship Laws are provided.

I.A. Jasper, Renee B. Catalog of Federal Education Assistance Programs - 1978. An Indexed Guide to the Federal Government's Programs Offering Educational Benefits to the American People. Washington, D.C.: Office of Education, 1978.

Brief descriptive listings of federal programs providing educational benefits and assistance to the American public. Includes all programs administered by the Office of Education and other federal agencies, and contains information on applications and eligibility requirements.

I.A. Leider, Robert. The A's and B's of Academic Scholarships. 5th Edition, 1982-84. Alexandria, Virginia: Octameron Associates, Inc., 1982.
Federal, state, private and collegiate level merit scholarship programs are described. Information on 80,000 collegiate academic awards by state and on 845 schools includes eligibility and application guidelines and other award criteria.

I.A. Mohrman, Kathryn, and others. Federal Grants: A Basic Handbook. Washington, D.C.: Association of American Colleges, 1977.
A guide to the acquisition of federal money for individual research projects, institutional activities, curriculum development or other programs in institutions for higher education. A brief summary of the historical background and purposes of federal grant programs is included, as well as a guide to the separate steps in the acquisition process. A glossary, brief bibliography, preliminary proposal outline and list of selected federal programs are included.

I.A. NASFAA. The NASFAA Encyclopedia of Student Financial Aid. Washington, D.C.: NASFAA, 1984.
A compendium of statutes, regulations, and procedures for administering postsecondary student financial assistance programs; a reference device to locate proper regulatory citations pertinent to federally sponsored student aid (Title IV). An update service is also provided.

I.A. U.S. Department of Education. The Student Guide: Five Federal Financial Aid Programs, 1986-87. Washington, D.C.: U.S. Government Printing Office, 1985.
Describes the five major federal student financial aid programs--Pell, SEOG, CWS, NDSL, and GSL--including eligibility requirements, application procedure, and award criteria.

I.B. Apodaca, Raymond D. Directory of Information on Health Careers for American Indians. University Park, New Mexico: New Mexico State University, 1977.
Presents statistics and information on the need for Native American health professionals, and provides information on financial aid program opportunities for American Indians who wish to enter the health care field.

I.B. Beckham, Barry, ed. The Black Student's Guide to Colleges. New York, New York: E.P. Dutton, Inc., 1982.
A guide for college-bound black students consisting of essays, book reviews and profiles of black colleges by students at Brown University. Data on overall trends in black education are included.

I.B. Byrd-Johnson, Linda, and Smith, Carol J., comps. Higher Education Opportunities for Minorities and Women: Annonated Selections-- 1982 Edition. Washington, D.C.: Office of Postsecondary Education, 1983.
A directory of postsecondary educational opportunities for minorities and women. Includes some information on loans, scholarships and fellowships.

I.B. Chavez, Gilbert, and Cardona, Carmen C. U.S. Office of Education Programs Serving Hispanic Americans, Fiscal Year 1977. Washington, D.C.: Office of Education, 1977.
An annual compilation of the geographic locations and grant size programs for Hispanic Americans. Twenty-one federally administered programs are included.

I.B. College Entrance Examination Board. Paying For Your Education. A Guide for Adult Learners. New York, New York: College Entrance Examination Board, 1983.
Presents information on financial aid programs, eligibility and application guidelines for adult continuing education students. Includes federal, state and university level programs as well as employer tuition aid, aid for the unemployed or lower-income student, child-care services, tax breaks and military financial aid programs.

I.B. Council for Financial Aid to Education. Special Programs for Minorities and Women in Higher Education. New York, New York: Council for Financial Aid to Education, 1978.
A listing of numerous educational programs for minorities and women conducted and/or supported by various academic and nonacademic institutions and organizations. Information is provided concerning the amount and type of assistance given and the purpose of the specific program. An index of corporate sponsors is included.

I.B. Dedman, Patricia L., ed. Education for Allied Health Careers, 3rd Edition. Chicago, Illinois: American Medical Association, 1980.
A guide for students and guidance counselors to accredited educational programs in the allied health field. Financial aid information and detailed occupational descriptions are provided.

I.B. Flannery, Gerald V. "Campus and Community Graduate Assistant Programs." Association for Communication Administration Bulletin, No. 45, August 1982, p.75.
Description of an assistantship and fellowship program to develop sources for alternate funding by providing communication graduate students employment in non-profit communitybased organizations and campus academic departments.

I.B. Office for Handicapped Individuals. Federal Assistance for Programs Serving the Handicapped. Washington, D.C.: Office of Human Development, 1977.
Excerpted from the "1977 Catalog of Federal Domestic Assistance," this document details federal programs serving handicapped people. Includes formula grants to states, project grants and contracts, direct payments and loans, and forms of non-financial assistance. Also includes an index of federal departments and agencies represented in this directory, an applicant eligibility index, and a bibliography of publications related to funding.

I.B. Schlegel, John F., ed. Pharmacy School Admission Requirements. Third Edition. Actual 1977-1978, Projected 1978-1979. Silver Spring, Maryland: American Association of Colleges of Pharmacy, 1977.
Descriptive listings of each of the accredited schools of pharmacy in the U.S., including curriculum, entrance requirements, estimated expenses, and financial aid availability.

I.B. Stratton, Barbara, and Thompson, Janice. College Level Financial Aid Opportunities for Migrant Students within the State University of New York. Second Edition, January 1977. Albany, New York: New York State Education Department, 1977.
This booklet is designed to assist guidance counselors and administrators in identifying public institutions in New York State that have financial aid programs for migrant students. Needs analysis procedures are explained, and 16 student aid programs are described in detail.

I.B. Tannenbaum, Robin L. "Where the Money Is for Visually Impaired College Students: Financial Aid Information for Higher Education." Journal of Visual Impairment and Blindness. Vol. 78, No. 6, June 1984, pp. 248-50.

Summarizes financial aid programs available from national blindness agencies, state vocational rehabilitation agencies, and the federal government. Application procedures and contact addresses are listed.

I.B. Terrell, Charles, and others. Financing Medical Education, 1982-1983. Washington, D.C.: National Association of Medical Minority Educators, 1982.

Information on financial aid programs for medical students including funding sources, eligibility and application guidelines and a list of federal, state and private agencies providing grants, scholarships or loans for medical education. Includes the Health Education Assistance Loan program, a non-need based program, and funding available through the Armed Forces.

I.B. Wilson, Kathy. "Financing Midlife Career Change." Occupational Outline Quarterly, Vol. 25 No. 1, Spring 1981, pp. 14-18.

An introduction to financial aid for those over 35 years of age. Includes list of reference guides.

I.C. California State Postsecondary Education Commission. Postsecondary Education in California Information Digest 1978. Sacramento, California: California State Postsecondary Education Commission, 1978.

Tabular data organized in summary form for laymen, provides information on various aspects of postsecondary education at both public and private institutions in California. Includes financial aid data.

I.C. Maryland State Board for Higher Education. Admissions and Financial Aid Information for Maryland's Public and Private Postsecondary Educational Institutions. Annapolis, Maryland: Maryland State Board for Higher Education, 1978.

The second edition of a manual providing comprehensive information on admissions, programs and facilities offered, costs and financial aid programs available statewide.

I.C. Pennsylvania Association of Colleges and Universities. Keys to Educational Opportunity in Pennsylvania. Harrisburg, Pennsylvania: Pennsylvania Higher Education Assistance Agency, 1977.

Profiles of colleges and universities in Pennsylvania. Designed to help high school students and their counselors select programs and institutions that match the student's needs, interests and resources. Provides general application and financial aid information.

SECTION II

II.A. Gruson, Edward S. The National Politics of Higher Education. Cambridge, Massachusetts: Sloan Commission on Government and Higher Education, 1977.

A review of the legislative and political history of financial aid and higher education. Describes reasons for the lack of any single federal policy toward financial aid administration, and includes a list of major factors influencing these laws.

II.A. NASFAA. Student Financial Aid... Making a Lifetime of Difference. Washington, D.C.: NASFAA, 1985.

This paper presents an overview of student aid from its onset to the present day, and includes a discussion of how student aid has affected our nation and its students. Included is a review of federal student aid funding levels over multi-year periods, and a discussion of the major trends developing in student aid.

II.B. American Association for Higher Education. Premises of Federal Student Assistance, Current Issues in Higher Education No. 6, 1979. Washington, D.C.: American Association for Higher Education, 1979.

Three papers plus an introductory statement dealing with issues, problems and prospects of federal student aid policies. The topics covered are: implications of the Middle Income Student Assistance Act, the importance of financial aid programs in determining tuition and fees, and views about the overall quality and effectiveness of the student aid system today.

II.B. American Association of State Colleges and Universities. The Value of a College Education. Washington, D.C.: American Association of State Colleges and Universities, October 1976.

Describes the economic and noneconomic benefits of a college education. Counters arguments that the value of a college degree is "declining."

II.B. American Enterprise Institute for Public Policy Research. Tuition Tax Credits and Alternatives. Washington, D.C.: American Enterprise Institute for Public Policy Research, 1978.

An exploration of the background of the debate over the legislation of tax credits for tuition payments. A summary of prior legislative activity and alternative suggestions for alleviating the excessive financial burden for middle income families.

II.B. Atwell, Robert H. Student Financial Aid Governance: Some Eleventh Hour Thought About "The Partnership." (Paper prepared for the National Forum of the College Entrance Examination Board, New York, October 28-30, 1979), 1979.

Effects of the implementation of the Basic Educational Opportunity Grant (BEOG) Program since 1972 are analyzed, with emphasis on the resulting dominance of need-based federally funded aid programs. The political aspects of the need analysis system are explored.

II.B. Beck, Norman E. "Financial Aid Today: An Economic Perspective." College Board Review, No. 137, Fall 1985, pp. 2-5, 29-30.

An economic rationale for financial aid, for need and no-need awards, and for the changes in the level of support and the mixture of programs is presented. The economic model used to develop this rationale is the capital investment theory.

II.B. Bowman, Robert A., and Fenske, Robert H. "Federal Policy for Higher Education and the Dilemma of Student Financial Assistance in the 1980's." Journal of Student Financial Aid, Vol. 12, No. 2, May 1982, pp. 7-17.

A conceptual framework with which to analyze recent developments in student aid is identified, including the role of the National Commission on Student Financial Assistance. It was recommended that the Commission assume a policy-making role and that the higher education community support the commission fully.

II.B. Breneman, David W. Distribution of Financial Aid: Is Anyone Really Hurting. (Paper presented at College Board National Forum, New York, October 29-31, 1978), 1978.
An evaluation of the efficacy and desirability of student aid in the form of tuition tax credits, as related to fundamental issues of government policies toward higher education. Examines the declining availability of need-based aid.

II.B. Carnegie Council on Policy Studies in Higher Education. Next Steps for the 1980's in Student Financial Aid. A Fourth Alternative. Comments and Recommendations by the Carnegie Council on Policy Studies in Higher Education. Berkeley, Calfornia.: Carnegie Council on Policy Studies in Higher Education, 1979.
An alternative proposal for revision in 1979 of the Higher Education Act is presented. Emphasis is on improving equity of financial assistance while maintaining the level of expenditures.

II.B. Cheit, Earl F. "Benefits and Burdens of Federal Financial Assistance to Higher Education." College Board Review, No. 103, Spring 1977, pp. 14-18.
Reviews the role of the federal government in financing programs to insure equal access and opportunity for higher education. Gives suggestions for improving conflicts in the present relationship between universities and the government.

II.B. College Entrance Examination Board, Washington Office. Student Aid and the Urban Poor. New York, New York: Ford Foundation, 1981.
This report focuses on the mechanics by which students apply for and receive benefits--the delivery system of financial aid and, in particular, the obstacles it presents to urban low-income students. The study's findings are based largely on the experiences of counselors, students, and parents at the Washington, D.C. Educational Opportunity Center.

II.B. Deitch, Kenneth M. Financial Aid: A Resource for Improving Educational Opportunities. Working Paper, Preliminary Draft. Cambridge, Massachusetts: Sloan Commission on Government and Higher Education, 1978.
A discussion of major issues related to financial aid for higher education in America, particularly for undergraduate study. Public policy, the role of federal and state governments in subsidizing educational costs, and equal access policies are discussed.

II.B. Deitch, Kenneth M. "Who Qualifies for Financial Aid." New Directions for Higher Education--(Meeting Student Needs in a Period of Retrenchment), No. 40, December 1982, pp. 83-100.
In addressing the question "who qualifies for financial aid?" one encounters the system of pricing for higher education. The pricing system is extremely complicated, as a result few understand it and the fact that price discrimination exists is hidden; a more understandable and equitable system should be developed.

II.B. Finn, Chester E., Jr. "Federal Patronage of Universities in the United States: A Rose by Many Other Names." Minerva, Vol. 14, No. 4, Winter 1976-77, pp. 496-529.
Federal aid programs are described, including, Basic Educational Opportunity Grants, National Direct Student Loans and Supplemental Grants. Historical reasons for the absence of unrestricted financial support for higher education are discussed.

II.B. Gladieux, Lawrence, E. "The Future of Student Financial Aid." College Board Review, No. 126, Winter 1982-83, pp. 12-22.

The 1980's will see a decline in the level of student financial aid; postsecondary educational institutions will have to review their goals in providing student aid to deal with the cuts in aid. In addition to determining goals for student aid, the institutions will have to use existing resources to efficiently and continually search for new resources.

II.B. Henry, Joe B. "Student Financial Aid--The Current Issues." New Directions for Institutional Research: No. 25 (The Impact of Student Financial Aid on Institutions), Vol. 7, No. 1, 1980, pp. 97-102.

Financial aid has taken on an increasingly important role as a means of attracting students to an institution. It is in the best interest of everyone included in the process for the critical issues (i.e. purpose, allocation and delivery) of financial aid to be resolved and well articulated.

II.B. Herndon, Steve. "The Efficacy of Student Financial Aid: Are the Proposed Funding Reductions and Program Limitations Warranted and in the Best Interests of America's Citizenry." Journal of Student Financial Aid, Vol. 12, No. 2, May 1982, pp. 37-44.

The proposed funding reductions and program limitations that resulted from reports of high rates of student loan defaulters were studied to determine the potential impact on American society. The benefits of financial aid are such that continued support is believed to be a good investment.

II.B. Hyde, William D., Jr. Student Financial Aid Proposals and the Middle Income "Squeeze:" Tax Credits or Expansion of Basic Grants. Papers in Education Finance. Paper No. 14. Denver, Colorado: Education Commission of the States, Education Finance Center, 1978.

Examines the alternative legislative solutions to the problem of providing adequate financial aid and support for middle income students. Includes a summary of past and proposed legislation, and discussion of the underlying debate over the government's role in funding higher education.

II.B. Hyde, William D., Jr. The Equity of the Distribution of Student Financial Aid. Denver, Colorado: Education Commission of the States, 1979.

The equity of student financial aid as it is distributed among full-time, dependent freshman students with different income levels at various types of institutions is examined. This paper attempts to clarify definitions for terms and concepts used in financial aid administration, in order to insure a more equitable treatment of all students.

II.B. Jones, Gary L., and Haines, Richard W. "The Debate Over No-Need Scholarships." Change, Vol. 16, No. 6, September 1984, pp. 24-31.

Two educators discuss the advantages and disadvantages of no-need scholarships for high school students about to enter college. A national program of scholarships is advocated by one while the other sees the no-need scholarships as weakening the principle that academic achievement should be its own reward.

II.B. Leslie, Larry L. Higher Education Opportunity: A Decade of Progress. Research Report No. 3. Washington, D.C.: American Association for Higher Education, 1977.

The status and degree of success of programs designed to achieve equal access and educational choice are examined. This report also covers the effect of student aid on minority enrollments.

II.B. Levin, Henry M. "Federal Grants and Educational Equity." Harvard Educational Review (Rethinking the Federal Role in Education), Vol. 52, No. 4, November 1982, pp. 444-59.
President Reagan's New Federalism, designed to eliminate a large portion of federal grants in education, is viewed as a threat to the tradition of providing opportunity for all persons. The abandonment of the federal policy to ensure equity may be the end of educational equity.

II.B. Linney, Thomas J. Changing Values in Higher Education. AAHE-ERIC/ Higher Education Research Currents, April 1979. Washington, D.C.: American Association for Higher Education, George Washington University, 1979.
Current issues concerning changing values in higher education and their relationship to existing programs and policies are considered. Particular emphasis is placed on the problems of middle-income families.

II.B. Linney, Thomas J. Interstate Migration of College Students. AAHE/ERIC/Higher Education Research Currents, December 1979. Washington, D.C.: American Association for Higher Education, 1979.
Discussion of the effects of nonportable state student aid on migration and homogenity of college and university populations.

II.B. Linney, Thomas J., and Ross, Kathleen. Federal Student Programs: A Briefing Paper on Impacts and Policy Options. Washington, D.C.: ERIC Clearinghouse on Higher Education, March, 1978.
An examination of the history and development of student aid policies for higher education. Emphasis is on an analysis of how current and future policies will affect institutions, as well as the implications for government social policy toward higher education.

II.B. Longanecker, David, and others. Federal Assistance for Postsecondary Education: Options for Fiscal Year 1979. Washington, D.C.: Congress of the U.S. Congressional Budget Office, 1978.
A discussion of legislative proposals relating to possible changes in the federal government's role in financing higher education. Includes analyses of both current federal funding and the impact of various proposals to be voted upon in the 95th Congress.

II.B. Mackenzie, Charles S. "A Struggle for Educational Independence." Journal of General Education, Vol. 32, No. 2, Summer 1980, pp. 119-122.
Argues that increased government financial assistance and regulations of American colleges and universities would create a huge, homogenous system of higher education, thereby diminishing the variety, creativity, and quality of these institutions.

II.B. Ostar, Allen W. "Achieving Equal Access: Tuition, Student Aid and Public Policy." Planning for Higher Education, December 1977.
Text of speech given at the Society for College and University Planning's 12th annual conference. Advocates maintaining low tuition as a prerequisite for achieving the goal of equal education opportunity consistent with national policy.

II.B. Quehl, Gary H. "The Tuition Crisis." AGB Reports, Vol. 19, No. 2, March/April 1977, pp. 29-33.

The president of the Council for the Advancement of Small Colleges urges cooperation between public and private institutions of higher education in order to insure access and choice for students.

II.B. St. John, Edward P., and Byce, Charles. "The Changing Federal Role in Student Financial Aid." New Directions for Higher Education: (Meeting Student Aid Needs in a Period of Retrenchment), No. 40, December 1982, pp. 21-40.

In 1980, the federal government began to examine its student aid programs. Student aid administrators should make student aid issues a part of their general planning to lessen the severity of the probable cuts in aid.

II.B. Scott, Robert A. "The Paradox of Financial Aid. Washington Reverence, Campus Neglect." College Board Review, No. 108, Summer 1978, pp. 32-34.

Identifies problems in financial aid administration caused by the lack of cooperative effort between school financial aid officers and other campus officials, and suggested solutions for dealing effectively with federal and state regulations.

II.B. Tierney, Michael L. The Impact of Financial Aid on Public/Private Postsecondary Education: Some Policy Implications. (ASHE Annual Meeting 1979 Paper. Washington, D.C., April 1979), 1979.

Text of a paper presented at the annual meeting of the Association for the Study of Higher Education. Examines questions concerning the effectiveness of the Basic Educational Opportunity Grant program in providing equality of choice between public and private institutions.

II.B. Van Dusen, William D. The Coming Crisis in Student Aid. New York, New York: Aspen Institute for Humanistic Studies, 1979.

Summary of the results and recommendations of a conference on student financial aid policies. This report concludes that because higher education has traditionally been one of the major mechanisms for achieving economic and social equality, the government must develop a unified public policy toward financial aid for students in order to achieve the ideal of equal access.

II.B. Vredeveld, George M. "Distributional Impacts of Alternative Methods of Financing Higher Education." Journal of Higher Education, Vol. 49, No. 1, January/February 1978, pp. 47-69.

Suggested alternative methods of financing higher education would result in an increase in the number of students from low income classes. As the composition of students changes, colleges and universities may find it necessary to emphasize a professional and vocationally oriented curriculum which traditionally appeals to low income students more than a liberal arts curriculum.

II.B. Wharton, Clifton R., Jr. "Enrollments and Student Aid: The New Public-Private Clash." Journal of College Admission, Vol. 27, No. 2, October 1982, pp. 20-23.

The natural competition between public and private postsecondary institutions has been heightened by the recent decline in students and money availability. It is important to retain healthy competition in a common striving for excellence to pursue policies that will benefit all of higher education.

SECTION III

III.A. American College Testing Program. An Annotated Bibliography in Student Financial Aid, 1960-73. Iowa City, Iowa: American College Testing Program, 1974.
Cites major studies on the role and practice of student financial aid in postsecondary education.

III.A. Anton, Kristin P., and Baker, Jeffrey. "How to Evaluate the Services of the Financial Aid Office." Journal of Student Financial Aid, Vol. 13, No. 3, Fall 1983, pp. 39-44.
The use of surveys of student aid recipients in one university is reported, focusing on survey rationale and methodology. Topics include survey organization, questionnaire content and design, sampling and procedures, and analysis and presentation of results. The significance and use made of information obtained from one recent survey are discussed.

III.A. Anton, Kristin P., and others. "Staffing Patterns in Financial Aid Offices: An Overview of the NASFAA National Survey." Journal of Student Financial Aid, Vol 11, No. 2, May 1981, pp. 9-20.
A study of staffing averages at institutions categorized by numbers of financial aid applicants provides a gauge by which institutions may evaluate staffing levels. The data are intended to be useful to financial aid administrators in evaluating the adequacy of the numbers and types of their staff.

III.A. Applied Management Sciences, Inc. Study of Program Management Procedures in the Basic Grant and Campus-Based Programs. Final Report, Vol. 1: The Institutional Administration of Student Financial Aid Programs. Silver Spring, Maryland: Applied Management Sciences, Inc., 1980.
Tabular data and narrative analyses of information on the institutional administration of BEOG and Campus-Based financial aid programs. Part of a two-volume study.

III.A. Atelsek, Frank J., and Gomberg, Irene L. Refund Policies and Practices of Colleges and Universities. Higher Education Panel Report, Number 46, February 1980. Washington, D.C.: American Council on Education, Higher Education Panel, 1980.
Statistical tables of data detailing refund policies for freshmen students who withdraw from an institution before completing their first semester. Information is from over 500 two and four-year colleges and universities that are members of the Higher Education Panel of the American Council on Education.

III.A. Bissell, John W. "Brief for Appellants in Handsom v. Rutgers University." Journal of College and University Law, Vol. 6, No. 2-3, 1979-80, pp. 241-61.
Portion of a brief filed in United States Court of Appeals concerning a case involving a student's prohibition from registering and obtaining transcripts due to unpaid loans. Includes summary of plantiff's argument, standards of judicial review, and case's scope for financial aid programs.

III.A. Bradshaw, Curtis C. "The Short-Term Emergency Loan: A Major Form of Assistance to Students." Journal of Student Financial Aid, Vol. 13, No. 1, February 1983, pp. 27-28.

Advantages of locally-funded, short-term, small, emergency student loans for both institutions and students are outlined. A list of questions for financial aid administrators to consider before making such a loan to a student is provided.

III.A. Breneman, David W. "The Outlook for Student Finance." Change, Vol. 10, No. 9, October 1978, pp. 48-49.
The late 1970's saw a series of proposals for reforming higher education financial aid: the two major proposals being tax credits and/or middle income student aid. The government's concern with reforms was linked with the forecasted economic crisis for higher education in the 1980's.

III.A. Britton, Thomas C. Law, Liability and the Financial Aid Officer: An Overview. Deerfield, Illinois: Illinois State Student Financial Aid Training Program, June, 1979.
This monograph introduces financial aid administrators to some of the legal concepts that represent the legal framework in which their work occurs.

III.A. Claunch, Ronald G., and Gregory, Donald D. "Texas Students and the Politics of Higher Education: The Struggle Against Tuition Increases." Texas Tech Journal of Education, Vol. 10, No. 1, Winter 1983, pp. 5-19.
Activities of the Texas Student Association in fighting a proposed 100% increase in tuition costs by the state legislature. Future prospects of the bill's passage are included.

III.A. Council for the Advancement of Small Colleges. Users' Manual for the Student Financial Aid Module, Field Review Edition, CASC Planning and Data System. Washington, D.C.: Council for The Advancement of Small Colleges, 1978.
A users' manual for small college administrators interested in the management and research of student financial aid. It is designed primarily to be used in conjunction with the Student Financial Aid Module of the Council for the Advancement of Small Colleges Planning and Data System (PDS).

III.A. Davis, Jerry S. "Paying for College Costs: Does the Student's Sex Make a Difference." Journal of Student Financial Aid, Vol. 7, No. 3, November 1977, pp. 21-34.
There are significant sex-related differences in total resources available to pay college costs and in the distribution of the resources; men are usually favored over women. Attention to these sex-related differences is needed to encourage more equitable policies.

III.A. Davis, Jerry S. "State Student Aid Program Administrator's Perceptions of Student Aid Research." Journal of Student Financial Aid, Vol. 7, No. 2, May 1977, pp. 19-25.
In the 1970's research began on the effects of financial aid on students, colleges and societal goals. State administrators feel much more research needs to be done in a wide variety of areas with the goal of establishing a network of information exchanges.

III.A. Davis, Jerry S., and Van Dusen, William D. Guide to the Literature of Student Financial Aid. New York, New York: College Entrance Examination Board, College Scholarship Service, 1978.

Contains annotated references on student financial aid in bibliographic form. The book is divided into seven major categories: sources of program information; history, philosophy and purpose of student aid; financial aid administration, management and problems; financial aid administration as a profession; federal and state issues and problems in student aid; financial aid and financing postsecondary education; and research on financial aid.

III.A. Dyste, Ron, and Tarrer, Rod. Report of the Student Financial Aid Policy and Study Group: A Staff Analysis. Sacramento, California: Office of the Chancellor, California Community Colleges, 1981.

Summary and evaluation of the findings and recommendations made to the California State Legislature in a report on the state's financial aid goals and policies. This critique is by the Chancellor's Office of the California Community Colleges.

III.A. Edwards, Charles T. "Disbursement of Financial Aid Funds: An Alternate Approach." Journal of Student Financial Aid, Vol. 8, No. 2, May 1978, pp. 12-18.

Albany Junior College, a two-year public institution having 25 percent of its 2000-student population receive financial aid, has begun a new voucher system to disburse funds. No funds are released to the student until at least three weeks after registration. The voucher system is described and assessed.

III.A. El-Khawas, Elaine. Management of Student Aid: A Guide for Presidents. Washington, D.C.: American Council on Education, 1979.

Prepared for use by presidents, trustees, and other senior administrators of colleges and universities, this volume is designed (1) to help these administrators understand the effects of student aid on their institutions, (2) to review major policies and control points in the financial aid process, and (3) to promote effective campus management of student aid.

III.A. El-Khawas, Elaine, ed. Special Policy Issues in Management of Student Aid. Washington, D.C.: American Council on Education, 1980.

Supplementing the editor's Management of Student Aid: A Guide for Presidents, this document offers more detailed information and guidance in areas where policy decisions and strong management are especially important.

III.A El-Khawas, Elaine. "Your Money-Back Guarantee." AGB Reports, Vol. 22, No. 2, March/April 1980, pp. 46-7.

A guide to refund policies prepared by the National Association of College and University Business Officers. Fair and equitable procedures for refunding tuition and fees to students who withdraw from an institution are presented.

III.A. Elliott, William F. "Financial Aid Decisions and Implications of Market Management." New Directions for Institutional Research: No. 25 (The Impact of Student Financial Aid on Institutions), Vol. 7, No. 1, 1980, pp.45-59.

More students are becoming eligible for financial aid, because of the increase in tuition charges. The strategy of Net Income Tuition was developed to help an institution make optimal use of its financial aid resources.

III.A. Ellis, Richard. Simulation of Behavioral Variations in the Submission of Student Financial Aid Statements: Effects of BEOG Costs. Stage I Draft Final Report for the Study Program Management Procedures in the Campus-Based and Basic Grant Program. (Volume IV). Silver Spring, Maryland: Applied Management Sciences, Inc., 1979.

A study of simulated misstatements and errors in the financial statements made by students, and their effect on the BEOG Program. Volume IV of a study of program management procedures uses a computer-based model for analysis of possible variations in applicant data.

III.A. Ellis, Richard, and Puma, Michael, eds. A Study of Program Management Procedures in the Campus-Based and Basic Grant Programs. Site Visit Report. Silver Spring, Maryland: Applied Management Sciences, Inc., 1979.

Results of site visits to 173 colleges, universities, vocational-technical schools and other institutions of higher education. The visits were conducted to study management procedures for the BEOG program and for campus-based aid programs.

III.A. Evans, Robert W. "Implementing a Satisfactory Academic Progress Standard." Journal of Student Financial Aid, Vol. 15, No. 2, Spring 1985, pp. 44-52.

This paper discusses the development of a satisfactory academic progress policy at Kansas State University that was not only concerned with academic performance, but was also concerned that the student was making measurable progress toward a degree.

III.A. Farmer, James, and others. A Guide to the Design of Student Financial Aid Systems. Washington, D.C.: Systems Research, Inc., 1979.

A guide to the design and implementation of student financial aid systems. Primarily of interest to legislators and school administrators. Includes a discussion of the philosophy and goals of a system of financial support for education.

III.A. Fenske, Robert H.; Huff, Robert P.; and others. Handbook of Student Financial Aid. San Francisco, California: Jossey-Bass, Inc., 1983.

A comprehensive book covering a full range of topics relevant to financial aid. Subjects covered include how to organize, implement, and assess a financial aid program, including ways to determine student need, deal with student bankruptcy and aid termination and improve efficiency in the student aid office. The role of student financial aid in the institution is also discussed.

III.A. Fenske, Robert H., and Parker, John D. A Model for Institutional Policy Analysis: The Case of Student Financial Aid. AIR Forum 1981 Paper. (Paper presented at the Annual Forum of the Association for Institutional Research, 21st, Minneapolis, Minnesota, May 17-20, 1981), 1981.

Improvement of administrative decision-making through the use of data from institutional research. Includes guidelines for an operational model based on a case study of Arizona State University.

III.A. Forman, David W. "Legal Development of Government Support of Private Higher Education." Journal of Student Financial Aid, Vol. 8, No. 1, March 1978, pp. 13-16.

With the guidelines apparently established in recent court litigation, it is likely that many more publicly-financed programs of aid to students in private institutions will develop according to the needs and ideas in different states.

III.A. Greenwalt, Kent. "Constitutional Limits on Aid to Sectarian Universities." Journal of College and University Law, Vol. 4, No. 3, Spring 1977, pp. 177-86.

Colleges and universities connected to churches are looking to the government for increased funds, as are all private institutions. The question of the constitutionality of providing institutions with religious ties with public funds was ruled on by the Supreme Court in 1976; the Court ruled that only those universities that were pervasively sectarian should be excluded from receiving public funds.

III.A. Hage, Robert K. Verifying Parents' Financial Information: A Guide for Financial Aid Administrators. New York, New York: College Entrance Examination Board, College Scholarship Service, 1977.
A booklet designed to help financial aid administrators verify the accuracy of information provided on the Parents' Confidential Statement (PCS) of the College Scholarship Service. Primary emphasis is on the use of federal income tax returns.

III.A. Hawkins, Carolyn R., and Lape, Keith R. Disadvantaged Student Grant Program: Annual Report for the Illinois Public Community Colleges, FY 1981. Springfield, Illinois: Illinois Community College Board, 1982.
Status report and evaluation of recruitment, need assessment, financial aid, and academic counseling and tutoring activities conducted through this program.

III.A. Hearn, James C. "Effects on Enrollment of Changes in Student Aid Policies and Programs." New Directions for Institutional Research: No. 25 (The Impact of Student Financial Aid on Institutions), Vol. 7, No. 1, 1980, pp. 1-14.
Postsecondary institutions will face enrollment declines throughout the 1980's and 1990's. Financial aid policies will have to be innovative and reforms will have to be implemented to deal with the declining numbers of students.

III.A. Hodgkinson, Virginia Ann. "Fifteen Ways to Stretch Scarce Student Aid." New Directions for Higher Education: (Meeting Student Financial Aid Needs in a Period of Retrenchment) No. 40, December 1982, pp. 41-47.
Postsecondary institutions are finding it necessary to make maximum use of their financial aid resources; a number of suggestions to help institutions accomplish maximum useage are explained in this article.

III.A. Johnson, Jane Louise. "Designing Student Aid Policies for the 1980's." Journal of Student Financial Aid, Vol. 10, No. 3, November 1980, pp. 6-10.
Advocates student financial assistance as the mechanism best able to provide both access and freedom in higher education since it targets needy students and allows them to select the college of their choice. New York State's Tuition Assistance Program (TAP) is discussed.

III.A. Lee, John B. Interstate Distribution of Student Financial Aid Funds. Denver, Colorado: Education Commission of the States, 1977.
An analysis of the distribution of student financial aid funds to states. Includes a review of education opportunity measures, and a description of current programs including GSL, BEOG, NDSL, SEOG, and CWS.

III.A. Lines, Patricia M. "Tuition Discrimination: Valid and Invalid Uses of Tuition Differentials." Journal of College and University Law, Vol. 9, No. 3, 1982-83, pp. 241-61.
In an effort to find new areas of revenues, raising tuition is one option. There are possible constitutional problems for state-operated institutions if the policy places heavier burdens on aliens, nonresidents, or if the policy has unequal sex-based tuition rules.

III.A. McNamara, William. "The Tax Credit Debate." Change, No. 10, No. 3, March 1978, pp. 44-50,60.

Under President Carter, tuition aid grants directed towards middle income college students were proposed as an alternative to tax-credited legislation. Opponents of the tax-credit legislation believed it could become a drain on the treasury and, in many cases, it would not actually get to the students.

III.A. Maxwell, Jannette Fenn. "An Alien's Constitutional Right to Loan, Scholarship and Tuition Benefits at State-Supported Colleges and Universities." California Western Law Review, Vol. 14, No. 3, 1979, pp. 514-62.

Discrimination against out-of-state students through legal statutes related to California scholarship and loan programs and ways to insure due process are presented.

III.A. Miller, Scott, and others. A Guide to Selected Financial Aid Management Practices. Silver Spring, Maryland: Applied Management Sciences, Inc., 1980.

Sound administrative policies and practices for financial aid management at the institutional level are presented. Topics included are selected as examples of the most common problems facing student aid officers, including accountability, equity, legal compliance with government regulations, student financial counseling and aid packaging.

III.A. Moran, Mary E. "Student Financial Assistance: Private Initiatives." American Education, Vol. 19, No. 5, June 1983, pp. 42-52.

Stresses the importance of private sector financial support in educational finance, and the need for school aid administrators and others to develop an awareness of possible funding sources.

III.A. National Association of College and University Business Officers. Deregulation and Higher Education. Washington, D.C.: National Association of College and University Business Officers, 1982.

An assessment of the success of the Reagan Administration's deregulation efforts for higher education. Contains three articles on various aspects of these efforts.

III.A. National Association of College and University Business Officers. Management of Student Aid. Washington, D.C.: National Association of College and University Business Officers, 1979.

Intended for all decision makers on matters concerning student aid, this manual serves three purposes: (1) helping senior officers (presidents and deans) understand the effects of student financial aid on their institutions; (2) explaining the financial aid process; and (3) encouraging and promoting institutional self-regulation of financial aid operations.

III.A. NASFAA. Audits and Program Reviews. Special Report #6. Washington, D.C.: NASFAA, 1983.

A report focusing on the federal requirements that result in program reviews and audits. Includes a description of the process and case study examples from Department of Education files.

III.A. NASFAA. Institutional Guide for Financial Aid Self-Evaluation (Sixth Edition). Washington, D.C.: NASFAA, 1984.

A management tool to assist aid administrators in evaluating the efficiency and effectiveness of their operations and practices in administering student aid programs.

III.A. NASFAA. NASFAA Student Financial Assistance: A Program for the Department of Education Audit Guide, Special Report #9. Washington, D.C.: NASFAA, 1984.
A guide designed to assist institutions and auditors in implementing new audit procedures published by the Department of Education in 1984.

III.A. NASFAA. Standards of Satisfactory Academic Progress to Maintain Financial Aid Eligibility--A Self-Regulatory Initiative, Monograph I. Washington, D.C.: NASFAA, 1982.
A review of principles and policies to be incorporated in institutional policy development to ensure that student aid recipients make satisfactory academic progress as a condition of continued eligibility.

III.A. NASFAA. Standards for the Verification of Information to Determine Financial Aid Eligibility, Monograph IV. Washington, D.C.: NASFAA, 1984.
A discussion of self-regulatory principles to ensure the validity of information used to determine eligibility for need based assistance; a resource tool to assist in developing and refining management procedures.

III.A. Nevin, Jeanne, ed. Management of Student Aid. Washington, D.C.: National Association of College and University, Business Officers, 1979.
A manual outlining the principles, practices, responsibilities and controls for the effective administration of student financial aid.

III.A. Parnell, Dale. "Budget Cuts, Scarce Resources Lead to Action in Higher Education." Change, Vol. 14, No. 3, May/June 1982, pp. 43-44.
The Action Committee for Higher Education organized to keep the public informed on the impact of the massive proposed cuts in student financial aid. The Committee undertook a series of projects to help preserve an effective student aid program.

III.A. Penig, Samuel S., and Lantz, Lynne R. Funding History and the Overall Achievement of Program Goals. Stage I Final Report for the Study of Program Management Procedures in the Campus-Based and Basic Grant Program. (Volume II). Silver Spring, Maryland: Applied Management Sciences, Inc., 1979.
Examination of funding and management procedures for campus-based aid and the BEOG program. This is volume II of a study to determine how these administrative policies affect both students and institutions of higher education.

III.A. Pennell, Karen L., and Hurst, Faron W. "The Role of Financial Aid As a Student Service." Journal of Student Financial Aid, Vol. 12, No. 3, November, 1982, pp. 38-46.
The University of Oklahoma developed a questionnaire designed to obtain students' views of the Financial Aid office as a student service, their knowledge of available financial aid programs and their suggestions on possible improvements. The results of the survey and its implications are discussed.

III.A. Pittman, Nancy A. "BEOG Validation -- What is the Effect." Journal of Student Financial Aid, Vol. 10, No. 2, May 1980, pp. 23-25.
One year after validation for Basic Educational Opportunity Grants was required, the California Polytechnic State University, San Luis Obispo analyzed its savings. It was concluded that the federal government would save a substantial amount of money from the validation process.

III.A. Puma, Michael J. Regional Office Procedures. Stage I Final Report for the Study of Program Management Procedures in the Campus-Based and Basic Grant Programs. (Volume III). Silver Spring, Maryland: Applied Management Sciences, Inc., 1978.
Part of a study to determine what effect management policies and practices have on BEOG and Campus-Based Aid Programs. The objective of this report is to provide a description and analysis of regional office administration.

III.A. Puma, Michael J., and Ellis, Richard. A Study of Program Management Procedures in the Campus-Based and Basic Grant Programs. Technical Report No. 1: Sample Design, Student Survey Yield and Bias. Silver Spring, Maryland: Applied Management Sciences, Inc., 1979.
This part of a study of the administration of BEOG and Campus-Based programs examines the methodology used in the site-visit and student survey components of the investigation.

III.A. Puma, Michael J., and others. Stage I Final Report for the Study of Program Management Procedures in the Campus-Based and Basic Grant Programs. (Volume I). Silver Spring, Maryland: Applied Management Sciences, Inc., 1978.
Third phase of a study on the impact of student financial aid programs to determine the extent to which federal administrative and management policies are effective in meeting legislative goals for the BEOG and campus-based aid programs.

III.A. Ramsden, Richard J. Federal Student Assistance. Cambridge, Massachusetts: Sloan Commission on Government and Higher Education, 1977.
Concerned with administrative problems of the six student assistance programs included in Title IV of the amended Higher Education Act, veterans benefits under the G.I. Bill and Social Security education benefits. Concludes that unclear and unnecessarily complex federal legislation are a key reason why these programs face continual administrative difficulties.

III.A. Raphael, Carol, and Milks, Linda. "Managing Student Traffic During Peak Periods." Journal of Student Financial Aid, Vol. 10, No. 2, May 1980, pp. 2-9.
Some suggestions to help financial aid offices develop a rational system for coping with high traffic periods are offered. Creating a system to handle peak traffic periods involves three related components: planning, resource management, and evaluation.

III.A. St. John, Edward P., and Sepanik, Ronald. "A Framework for Improving the Management of Financial Aid Offices." New Direction for Higher Education: (Meeting Student Aid Needs in a Period of Retrenchment), No. 40, December 1982, pp. 57-68.
To improve the management of financial aid offices, an understanding of the overall structural development of the campus is necessary, as is a series of management characteristics including institutional commitment, up-front quality control and professionalism.

III.A. Schietinger, E. F. Tuition Policy for the Eighties. Atlanta, Georgia: Southern Regional Education Board, 1981.
Discusses reasons for implementation of a policy of systematic tuition adjustments for public universities and land-grant colleges belonging to the Southern Regional Education Board.

III.A. Suttle, J. Lloyd. "The Rising Cost of Private Higher Education." Research in Higher Education, Vol. 18, No. 3, 1983, pp. 253-70.
The informational and analytical basis on which Yale University sets its annual tuition levels and long-term pricing policies are examined, taking into account historical trends, economic data, financial condition of the institution, comparative cost data from other schools and studies of the impact of cost on enrollment.

III.A. U.S. Department of Education, Office of Inspector General. Audit Guide: Pell Grants. Washington, D.C.: U.S. Government Printing Office, June, 1981.
Department of Education Audit Agency's audit guide to the Pell Grant program for independent accountants and auditors.

III.A. U.S. Department of Education, Office of Inspector General. Audit Guide: Campus-Based SEA Programs. Washington, D.C.: U.S. Government Printing Office, June 1980.
Department of Education Audit Agency's audit guide to NDSL, CWS, and SEOG programs for independent accountants, internal auditors, and state auditors.

III.A. U.S. Department of Education, Office of Student Financial Assistance. The Blue Book: Accounting, Recordkeeping, and Reporting by Postsecondary Educational Institutions for Federally-funded Student Financial Aid Programs. Washington, D.C.: U.S. Government Printing Office, October, 1981.
Manual to assist business and fiscal officers at postsecondary educational institutions in meeting their responsibilities in the administration of federal student aid programs.

III.A. U.S. Department of Education, Office of Student Financial Assistance. The Institutional Quality Control Handbook. Washington, D.C.: U.S. Government Printing Office, Winter, 1984.
A handbook designed to improve student financial aid program management at the institutional level through the establishment of a quality control program. Discusses designing, implementing, operating, evaluating, and enhancing a quality control program.

III.A. Van Dusen, William D., and O'Hearne, John J. A Design for a Model College Financial Aid Office, Revised 1980. New York, New York: College Entrance Examination Board, 1980.
Third edition of a guide outlining administrative practices for college financial aid offices. Topics include the structure, function and management of student aid programs, as well as their relationship to other administrative offices within the institution.

III.A. Wilms, Wellford W. "Expanded Access to Job Training through Federal Student Aid: A National Study of Proprietary Vocational Schools and Students." Journal of Student Financial Aid, Vol. 14, No. 2, Spring 1984, pp. 17-31.

Results of a national survey of proprietary schools are reported concerning the characteristics of students receiving financial aid from federal programs, student aid packaging for students of different ethnic groups and income levels, and aid distribution among proprietary school students as compared to that for community college students.

III.A. Young, Kenneth E. "Accreditation and the Office of Education." Educational Record, Vol. 60, No. 2, Spring 1979, pp. 212-19.

The Council on Postsecondary Accreditation (COPA) was concerned with the inconsistent and uncoordinated methods the Office of Education (OE) used to distribute federal funds. Both eligibility for the funds and the role accredited institutions should play in eligibility were studied by an Advisory Committee on Accreditation and Institutional Eligibility. COPA set forth a series of issues and priorities the Committee should consider.

III.A. Zimmerman, James E. "A Study of the 1978-79 Application and Panel Review Process for College-Based Student Financial Aid." Journal of Student Financial Aid, Vol. 8, No. 1, March 1978, pp. 35-44.

Institutions request National Direct Student Loan, College Work-Study, and Supplemental Educational Opportunity Grant program funding by submitting to the Office of Education the "Tripartite Application." This paper reviews the institutional application process and evaluates the format used by institutions for requesting aid funds.

III.B. American College Testing Program. Handbook for Financial Aid Administrators for the 1985-86 Academic Year. Iowa City, Iowa: American College Testing Program, 1985. (Updated annually)

A review of the ACT student need analysis system and services in 1985-86; includes discussion of Uniform Methodology theory and computational procedures.

III.B. Barnes, Gary T. An Economist's View of the Uniform Methodology. Iowa City, Iowa: American College Testing Program, 1977.

The author argues that the uniform methodology is inequitable and cumbersome to administer and proposes an alternative model of need analysis--the annuity income approach.

III.B. Barnes, Gary T. "An Economist's Approach to Reforming the Uniform Methodology." Journal of Student Financial Aid, Vol. 7, No. 2, May 1977, pp. 10-18.

The standardized approach (Uniform Methodology) to estimating the expected parental contribution for dependent students is evaluated from an economist's perspective. The UM model is shown to fail to treat assets and income in a consistent manner, and recommendations for improvement are offered.

III.B. Bowen, Howard R. "Cost Differences: The Amazing Disparity Among Institutions of Higher Education in Educational Costs per Student." Change, Vol. 13, No. 1, January/February 1981, pp. 21-27.

Studies of comparative costs at higher education institutions show a wide difference in cost per student. The explanations behind some institutions spending more money per student than others are many; however, the important point is the relationship of cost to the quality of education.

III.B. Bowman, James L., and Van Dusen, William D. The Determination of the Financial Needs of Adult Part-Time Students in Postsecondary Education. Final Report, Volume I. Princeton, New Jersey: Educational Testing Service, 1978.

A review of current eligibility standards for adult students, methods of determining financial need, and policy issues having an effect on financial aid for these students.

III.B. Buchanan, E. T. "Between Scylla and Charybdis: Traps for the Unwarry Financial Aid Officer." The VASFAA Journal, Vol. 3, Spring 1985, pp. 37-48.

Presents discussion and case study examples from the Inspector General's Office of eleven areas of higher education most susceptible to fraud and abuse. An explanation of current and proposed regulatory requirements for aid officers is presented.

III.B. Case, Joe Paul, and Cavanaugh, William J. CSS Need Analysis: Theory and Computation Procedures for the 1979-80 FAF. New York, New York: College Entrance Examination Board, College Scholarship Service, 1979.

A guide to the economic principles and computational policies used in the College Scholarship Service need-analysis system.

III.B. College Scholarship Service. CSS Need Analysis: Theory and Computation Procedures for the 1985-86 FAF. New York, New York: The College Board, 1984. (Updated annually)

A review of the CSS need analysis system and services in 1985-86; includes discussion of Uniform Methodology theory and computational procedures.

II.B. Decker, Mary L. "Determining Financial Need: Beyond the Facts and Figures." Journal of Student Financial Aid, Vol. 14, No. 1, Winter 1984, pp. 20-21.

This article shares responses from parents and students, some amusing and some saddening, received over the past five years in one needs analyst's office.

III.B. Horch, Dwight H. Simulation of Financial Needs and Contributions of Adult Part-Time Students. Final Report Volume II. Princeton, New Jersey: Educational Testing Service, 1978.

A review of financial aid programs eligibility standards for adult students, and a discussion of the policy issues that arise as the numbers of adult students seeking aid continues to increase.

III.B. Koester, Roger A. "Is the Standard Maintenance Allowance Fair?" Journal of Student Financial Aid, Vol. 15, No. 1, Winter 1985, pp. 56-59.

This paper raises questions regarding the basis of the Standard Maintenance Allowance in uniform methodology and the relationship of that measure to the current economic reality of family spending for necessities.

III.B. Longanecker, David. Ability to Pay for Student Costs of Higher Education Taking Into Account Family Income After Taxes. Washington, D.C.: American Council on Education, July, 1978.

An outline of the Congressional Budget Office's policies for determining a family's contribution ability for higher education costs. Includes a section detailing the difficulty of obtaining complete and accurate financial aid data from students. Suggestions for further research and analysis are given.

III.B. Mackintosh, Carol. "Private Pension Plans: A Major Factor to Be Considered in Needs Analysis." Journal of Student Financial Aid, Vol. 14, No. 1, Winter 1984, pp. 22-30.
Results of a survey of Utica College financial aid applicants revealed that the families of 67 percent have verified pension plans, with coverage varying by income level, type of employer, and occupation. A review of the Uniform Methodology, unchanged despite recent changes in laws governing accumulation of assets for retirement, is recommended.

III.B. NASFAA. Guidelines for Exercising Professional Judgement in Need Analysis, Special Report #5. Washington, D.C.: NASFAA, 1983.
A discussion on exercising professional judgement in need analysis to provide guidance to aid administrators and to suggest methods for treating unusual circumstances.

III.B. NASFAA. Guidelines for Exercising Professional Judgement in Need Analysis, 1984-85 Edition, Special Report #10. Washington, D.C.: NASFAA, 1984.
An update to the earlier Special Report #5.

III.B. The Needs Analysis Committee of the Ohio Association of Student Financial Aid Administrators. "A Programmed Series of Need Analysis Workshops from Beginning to Advanced Levels of Experience." Journal of Student Financial Aid, Vol. 10, No. 2, May 1980, pp. 26-36.
Since need analysis represents the basic foundation for awarding financial aid, Ohio established a committee to acquaint new financial aid administrators and support staff with the uniform methodology and the construction of student budgets. Workshops are described and evaluated and schedules are provided.

III.B. Nelson, James E., and others. The Willingness of Parents to Contribute to Postsecondary Educational Expenses. Princeton, New Jersey: College Entrance Examination Board, 1978.
Results of a study comparing actual parental contribution with the amount families are expected to pay based on two formulas devised by the National Task Force on Student Aid problems (the Keppel Commission) and the family contribution schedule used for the Basic Educational Opportunity Grant Program. This study found substantial variations between the actual and expected levels of parental contribution, especially in higher income categories. Data were drawn from the College Scholarship Service's Need Analysis Survey of 10,000 dependent students.

III.B. Van Dusen, William D., and Cavanaugh, William J. "Goin' Through Changes: A Study of Institutional Adjustments to Central Need Analysis." Journal of Student Financial Aid, Vol. 7, No.1, February 1977, pp. 25-33.
Actual changes made by several institutions to the central need analysis reports, issued by the College Scholarship Service were studied. It was found that when the financial aid administrator makes ajustments to the central need analysis, less money is awarded on a more equitable basis.

III.B. Van Dusen, William D., and Hills, Donald E. "A Review of Current Practices Regarding Contributions Expected from Students toward Postsecondary Education Expenses." Journal of Student Financial Aid, Vol. 13, No. 3, Fall 1983, pp. 18-26.

The California Student Aid Commission's comparison of the Uniform Methodology, the California Grant Programs, and institutional procedures for determining student financial contribution is summarized. The only consistent relationship found was in total student financial responsibility. An alternative model for coordinating state and institutional awards is suggested.

III.C. Bhella, Surjit K. "Student Expense Survey and Its Ramifications for Budget Construction." Journal of Student Financial Aid, Vol. 9, No. 2, May 1979, pp. 41-48.

In order to assess the adequacy of the standardized budgets used by the Financial Aid Office at Iowa State University, they were compared with the self-reported budgets of a selected group of student aid recipients. Instructional and noninstructional expenses, state residency, marital status, and dependency status were considered.

III.C. Case, Joe Paul. Constructing Student Expense Budgets, NASFAA Monograph Series, Number III. Washington, D.C.: NASFAA, 1984.

A revision to an earlier NASFAA publication written to provide guidance to aid administrators in setting forth general principles for constructing student expense budgets.

III.C. Clark, Robert B., ed. A Handbook for Use in the Preparation of Student Expense Budgets. Washington, D.C.: NASFAA, 1977.

A report of the results of a National Student Expense Budget conference. The purpose of the conference was to develop standardized definitions for the components to be included in budget construction. Ten separate committees addressed various aspects of this problem.

III.C. Jackson, Barry L., and Pogue, John M. "Determining a Student Expense Budget: What Costs Students Incur in Higher Education." Journal of Student Financial Aid, Vol. 13, No. 1, February 1983, pp. 16-20.

A survey of a sample of college students in each class at a public university to determine students' actual costs of higher education showed each academic class to have an area of higher than usual costs and showed a substantial difference between male and female student costs.

III.D. Burt, Betty; Calvert, Jean; and Peterson, Lee. "Coordinated Financial Aid Outreach: A Working Model." Journal of Student Financial Aid, Vol. 15, No. 2, Spring 1985, pp. 38-43.

This paper discusses a coordinated financial aid outreach model in southern Michigan for parents and high school students. Workshops are offered involving financial aid personnel, admissions personnel, high school counselors, and staff for the state department of education.

III.D. California State Postsecondary Education Commission. Student Aid Computer Search Organizations: Preliminary Report of the Ad Hoc Committee of the California Student Aid Commission. Sacramento, California: California State Postsecondary Education Commission, 1983.

Examination of 40 private, for-profit computerized student aid search services. Most used a database of over 3,800 sources owned by Academic Guidance Services, and serviced students directly. Includes recommendations about advertising regulations, fees and refund policies, information quality and database maintenance, and public funding information.

III.D. Chaney, Kathy, and others. "Model Preservice Financial Aid Training Module for School Counselors." Journal of Student Financial Aid, Vol. 9, No. 1, February 1979, pp. 39-44.
A model training module is described that offers high school counselors familiarity with student financial aid options for college-bound students. The package includes information on need analysis, definitions of aid available, identification of major resource areas, Michigan aggregate dollar statistics, and a list of policy-related questions.

III.D. Cleary, Paul G. "College Financial Aid: Getting the Word Out." Journal of College Admissions. No. 105, Fall 1984, p. 22-25.
Describes a seminar for high school students and their parents to increase awareness of financial aid sources and make families active participants in securing an aid package.

III.D. College Entrance Examination Board. College Opportunity and Public Assistance Programs: Ideas for Resolving Conflicts. Washington, D.C.: College Entrance Examination Board, 1984.
This report identifies ways in which aid administrators and counselors can help Aid to Families with Dependent Children (AFDC) recipients resolve conflicts between the receipt of public assistance and student aid.

III.D. College Entrance Examination Board. Finding Financial Resources for Adult Learners: Profiles for Practice. New York, New York: College Entrance Examination Board, 1985.
This book profiles creative, innovative approaches to providing more financial aid to adult students. A survey of college administrators across the country found that locally based financial aid and support services are available--from both campus and community-based resources.

III.D. College Scholarship Service. Making it Count: A Report On a Project to Provide Better Financial Aid Information to Students. New York, New York: College Entrance Examination Board, 1977.
A status report on an ongoing project designed to test and implement more effective ways to communicate information about financial aid programs to students, so that the information provided is more compatible with the students' needs and requests.

III.D. Cunningham, P. Jerome. "The Peer Counselor: A Possible Solution to Two Problems in Financial Aid Administration." Journal of Student Financial Aid, Vol. 11, No. 1, February 1981, pp. 22-24.
The use of a peer counselor in a staff support position in the student financial aid office at Wesleyan University is discussed. An academic credit course taught by the Director of Financial Aid was organized. Peer counselors must be selected, trained, and given responsibilities normally assigned to professionals.

III.D. Johnson, Ronald W., and Frambs, Geraldyne. "Financial Aid Offices: Counseling and Outreach." Journal of Student Financial Aid, Vol. 9, No. 3, November 1979, pp. 28-34.

Financial aid counseling and outreach programs at the University of California, Davis, are described. Counseling services include: an intake interviewer, student interns, a hotline program, and drop-in counseling. Workshops, a newsletter, and summer residential programs for low-income and minority groups are among the outreach services.

III.D. McDougal, Johnny. "The Role of Counseling in Student Financial Aid--The Most Critical and Sensitive Function that Takes Place in a Financial Aid Office." Journal of Student Financial Aid, Vol. 13, No. 2, Spring 1983, pp. 31-34.

Counseling and advising should be an integral part of the financial aid services offered to students. Discusses giving accurate and complete aid information, assisting students in integrating financial issues with personal and academic concerns, and making appropriate referrals.

III.D. McKenzie, Douglas. "Meeting the Consumerism Regulations: The Project at U. C. Berkeley." Journal of Student Financial Aid, Vol.\8, No. 2, May 1978, pp. 28-33.

Berkeley's response to the 1976 Amendments to the Higher Education Act is described, with focus on the Financial Aid Handbook, advertising financial aid deadlines, and other pamphlets on student services and opportunities.

III.D. Miller, Ronald H., ed. Improving Financial Aid Services for Adults: A Program Guide. New York, New York: College Entrance Examination Board, 1983.

This guide discusses state of the art financial aid services for adult learners. These discussions cover trends in participation in adult education, characteristics of adult students, the implications for policies and procedures of the financial aid office, development of the financial aid counselor, ways to improve financial aid services for adults, evaluation of financial aid services for adults, and how to implement a tuition aid survey.

III.D. Minton, Robert. "Matching Students with Money." Change, Vol. 9, No. 11, November 1977, pp. 18-21.

Financial aid counseling is a practice several communities have adopted to help put needy students in touch with available financial aid. The model for new financial aid counseling programs is the Cleveland Scholarship Programs, Inc., which has been providing counseling and financial aid for over 10 years.

III.D. NASFAA. Student Financial Aid: An Investment in America's Future. Washington, D.C.: NASFAA, 1982.

Answers questions frequently raised by students, parents, and others on the nature, distribution, and use of financial aid and examines the costs and actual benefits of student aid expenditures.

III.D. Olson, Lorayn, and Rosenfeld, Rachel A. "Parents, Students and Knowledge of College Costs." Journal of Student Financial Aid, Vol. 15, No. 1, Winter 1985, pp. 42-53.

This paper investigates how much parents and their high school sophomores and seniors know about college costs and why there is variation among them in this knowledge. The data were from the 1980 High School and Beyond Survey.

III.D. Peterson, Lee, and others. "Student Peer Counseling in Financial Aid." Journal of Student Financial Aid, Vol. 8, No. 3, November 1978, pp. 35-42.

Methods for systematically developing a program of peer counseling in financial aid are described for administrators. Most of the ideas in this model come from members of the Student Advisory Committee for the State of Michigan Student Financial Aid Programs.

III.D. Stegura, Debra, and Olson, Layton. "Students Counsel Students in Financial Aid Offices." College Board Review, No. 106, Winter 1977-78, pp. 17-23.
Discusses peer counseling programs run by part-time student employees at school financial aid offices, in order to improve financial aid services for prospective and current students.

III.D. Thompson, Judith E. "Help On Aid." School Counselor, Vol. 24, No. 3, January 1977, pp. 205-6.
Emphasizes the importance of school admissions and guidance counselors in the financial aid process, especially their responsibility to provide information and assistance to parents.

III.D. Trutko, Helen M. "Reducing the Counseling Load: Better Use of Professional Associations, the Media, and Paraprofessionals." Journal of Student Financial Aid, Vol. 11, No. 1, February 1981, pp. 25-30.
Adequate financial aid counseling can play an important role in attracting and retaining the traditional and nontraditional student. New approaches to financial aid counseling are seen as essential. Cooperative interaction between professional associations, better use of public media, and shifting some informational chores to trained paraprofessionals are advocated.

III.E. American Council on Education, Policy Analysis Service. The Distribution of Types and Packages of Student Aid Among Freshman. Washington, D.C.: American Council on Education, 1979.
Tabular data showing the distribution of different types of aid packages to students in the United States. Data are separated according to family income, tuition level and institutional control, and some policy implications are discussed.

III.E. Errecart, Michael T., and others. Basic Educational Opportunity Grant Quality Control Study: Executive Summary. Silver Spring, Maryland: Macro Systems, Inc., Westat Research Inc., Rockville, Maryland, 1979.
Results of a study undertaken to determine the extent of errors made in both the application and administrative stages of the BEOG program. The study concludes that errors by students and schools have a significant effect on total program expenditures, and warrant reevaluation and simplification of the BEOG delivery system.

III.E. Heisel, M., and Hensley, M. R. "The Independent Student Dilemma: An Approach Toward Equity Packaging." Journal of Student Financial Aid, Vol. 7, No. 3, November 1977, pp. 41-46.
The central premise of this article is that students who willfully attain independent status in order to take advantage of greater financial aid should have to resort to loans and employment to finance their education.

III.E. Huddleston, Thomas, Jr., and Batty, Burt F. "Marketing Financial Aid." New Directions for Higher Education: No. 21 (Marketing Higher Education), Vol. 6, No. 1, Spring 1978, pp. 37-49.

With the decline in the numbers of students entering colleges, competition between the institutions has grown. Financial aid programs are becoming increasingly important in the overall presentation of the institution to the public; financial aid administrators should be aware of the value financial aid packages have for the consumer.

III.E. NASFAA. Standards for the Development of Policy Guidelines for Packaging Need-Based Financial Aid, Monograph II. Washington, D.C.: NASFAA, 1983.
A review of institutional practices and techniques utilized in providing student assistance, from a variety of sources, to eligible applicants.

III.E. Olivas, Michael A. "Financial Aid Packaging Policies: Access and Ideology." Journal of Higher Education. Vol. 56, No. 4, July/ August 1985, pp. 462-75.
Studies of financial aid packaging policies are reviewed and the ways institutions package aid for eligible students are discussed. An analysis of national data for aid to Hispanic students reveals a different pattern. The implications of various packaging policies are discussed.

III.E. Smith, Patricia, and Henderson, Cathy. Federal Student Aid: Who Receives It and How Is It Packaged? Washington, D.C.: American Council on Education, Policy Analysis Service, 1977.
An examination of the four federal need-based student aid programs available to freshmen in public and private institutions. In particular, the "packaging" of these programs into a financial aid plan for each specific student is analyzed, with emphasis on the Basic Educational Opportunity Grant as the dominant source of aid for students in private institutions.

III.E. Wagner, Alan P., and Tabler, Kenneth A. Distribution and Packaging of Student Financial Aid: Some Evidence from the Survey of the High School Class of 1972. Washington, D.C.: National Center for Education Statistics, 1977.
Analyzed data from the first follow-up survey of the National Longitudinal Study of the high school class of 1972. Over 10,000 respondents were questioned regarding the sources of federal financial aid utilized during their first year of postsecondary education.

III.F. Bailey, Cynthia. "What's Pars and Faids? Real-Life Experiences of a Financial Aid Officer." College Board Review, No. III, Spring 1979, p. 32.
The author, a financial aid officer, writes on the differences between a small women's college and New York University (NYU). NYU uses Packaging Aid Resources System (PARS) to develop individual financial aid packages and Financial Aid Information and Data System (FAIDS) to process applications for financial aid.

III.F. Bannister, John G., and Phillips, Terri E. "To Validate or Not to Validate: That Is the Question." Journal of Student Financial Aid, Vol. 14, No. 1, Winter 1984, pp. 6-10.
The computerized financial aid application editing system used at the University of South Carolina to ensure efficient processing and maintain quality control is described. The monitoring system is based on standardized codes derived from national need assessment services and consists of 18 edit checks and an interface between the admissions and registrar's offices.

III.F. Fisher, John B. "Learning to Program: A Self-Help Idea for Financial Aid Officers." Journal of Student Financial Aid, Vol. 12, No. 1, February 1982, pp. 16-25.

As computer systems play a larger role in student financial aid, the aid officer needs at least some expertise in computer programming. The advantages of the BASIC computer language for learning computer programming are discussed. The kinds of programs that can be written by the financial aid officer are identified.

III.F. NASFAA. User's Guide to Pell Grant Recipient Data Exchange. Special Report #12. Washington, D.C.: NASFAA, 1985.
Provides information and assistance to aid administrators weighing the pro's and con's of participating with the Department of Education in the Pell Grant tape exchange process.

III.F. O'Neal, John R., and Carpenter, Catherine A. "Student Financial Aid Delivery System." College and University, Vol. 58, No.2, Winter 1983, pp. 152-58.
The Middle Income Student Assistance Act of 1978 made many more students eligible for financial aid. Ohio University adopted a computerized financial aid delivery system to deal with the increased number of students; other institutions chose to increase staff, which is more costly, less efficient and less versatile than the Ohio University system.

III.F. Pennell, Karen L. "Computerized Financial Aid Operations: Points to Consider Before Committing to Increased Utilization of Computer Systems." Journal of Student Financial Aid, Vol. 11, No. 1, February 1981, pp. 4-9.
Several financial aid management software programs are now being marketed and many institutions are seriously contemplating purchase of one of them. Careful analysis of any proposal is essential. The experiences of the University of Oklahoma are described. Personnel preparation should receive considerable attention during the planning and implementation phases.

III.F. Pernal, Michael. "Efficiency and Accountability: A Computer Assisted Financial Aid Operation for the Small College." Journal of Student Financial Aid, Vol. 7, No. 3, November 1977, pp. 47-55.
A computer-assisted financial aid system used at Eastern Connecticut State College is outlined as an example of how a data system can be utilized on a small campus.

III.F. Reyer, Otto W., and Veha, Hiroshi. "The University of California, Irvin is Infamous (Irvine's New Financial Aid Management On-Line Users System)." Journal of Student Financial Aid, Vol. 12, No. 3, November 1982, pp. 28-37.
The University of California, Irvine has described its local computerized financial aid system: the origins, present uses and future capabilities.

III.F. Rodgers, Kenneth W., and Wickstrom, Natala K. "Improving Financial Aid Delivery Through an Electronic Delivery System." CAUSE/EFFECT, Vol. 5, No. 6., November 1982. pp. 18-22.
A review of Project Transaction, a 10-year research and development study to apply computer technology to financial aid delivery systems.

III.F. St. John, Edward P. "Automated Student Aid Processing: The Challenge and Opportunity." CAUSE/EFFECT, Vol. 8, No. 4, July 1985, pp. 2-3.
To utilize automated technology for student aid processing, it is necessary to work with multi-institutional offices (student aid, admissions, registration, and business) and to develop automated interfaces with external processing systems at state and federal agencies and perhaps at need-analysis organizations and lenders.

III.F. St. John, Edward P. "Federal Strategy for Student Aid Redesign: Implications for Postsecondary Institutions." CAUSE/EFFECT, Vol. 8, No. 6, November 1985, pp. 34-35, 37.

The Department of Education has begun a project to redesign the information systems used to deliver student financial aid funds to students, postsecondary institutions, lenders, and state guarantee agencies. The implications of this strategy are considered.

III.F. St. John, Edward P. "Redesign of the Delivery Systems for Federal Student Aid Programs." CAUSE/EFFECT, Vol. 8, No. 5, September 1985, pp. 46-48.

The U.S. Department of Education's plan to redesign the systems used to deliver student financial aid--the Integrated Student Aid Delivery System (ISADS) Project--is discussed. Background on the origins of the ISADS project is provided and its broad implications for postsecondary institutions are considered.

III.F. U.S. Department of Education, Student Financial Assistance Training Program. The Use of Automated Data Management in the Institutional Delivery of Student Financial Aid. Washington, D.C.: U.S. Government Printing Office, 1983.

A monograph intended to give guidance to institutions which are considering conversion of manual records to an automated system.

III.F. Wedermeyer, Richard H. "Computerizing Student Financial Aid." Journal of Student Financial Aid, Vol. 8, No. 1, March 1978, pp. 23-28.

Computerization often requires more staff for coding, keypunching, and editing, but the management information obtained is invaluable for completing the Fiscal Operations Report and the Tripartite Application for Student Aid Funds, as well as for improving knowledge of and control over the financial aid operation.

III.G. Deboe, Robert C. "Toward a Time Efficient Method for Re-Computation of Basic Grant Estimates." Journal of Student Financial Aid, Vol. 9, No. 3, November 1979, pp. 11-14.

Reports on California State University, Fresno financial aid office's development of an income matrix to determine whether a dependent student would be eligible for a maximum Basic Grant award.

III.G. Errecart, Michael T., and others. Basic Educational Opportunity Grant Quality Control Study: Findings and Recommendations, Vol. I. Silver Spring, Maryland: Marco Systems, Inc., Westat Research, Inc., Rockville, Maryland 1979.

Analytical report of the findings and recommendations of a year-long study on the BEOG program. Includes information on application and award cycles, error rates and institutional procedures and practices.

III.G. Felder, Joseph, and Ring, David. Study of Program Management Procedures in the Basic Grant and Campus-based Programs: Analysis of the Institutional Administration of Student Financial Aid Programs Using Data Collected in the Institutional Mail Survey. Silver Spring, Maryland: Applied Management Sciences, Inc., 1980.

Information from a mail survey of 756 colleges and universities regarding procedures used in the administration of BEOG program funds and campus-based aid programs. An evaluation of the effectiveness and efficiency of these policies, as well as a listing of the characteristics of participating versus nonparticipating schools.

III.G. Hansen, Janet S. The State Student Incentive Grant Program. An Assessment of the Record and Options for the Future. Washington, D.C.: College Entrance Examination Board, 1979.

An examination of the State Student Incentive Grants (SSIG) Program with particular emphasis on its purposes, relations to other federal grant programs and its success as an incentive to other states.

III.G. Hansen, Janet S., and Clewell, Beatriz. Income Maintenance Programs and College Opportunity. Washington, D.C.: College Entrance Examination Board, 1982.

Federal economic assistance programs are analyzed in relationship to their effects on student financial aid. Changes due to the 1981 passage of the Omnibus Budget Reconciliation Act include the elimination of social security student benefits, and the reduction of eligibility for Pell Grants. Other effects of new legislation are also discussed.

III.G. Hearn, James C. Equity and Efficiency in the Basic Grant Program: The Case of the "Prior-Year" Proposal. ACT Research Report, No. 81. Iowa City, Iowa: American College Testing Program, 1981.

Eligibility for Basic Educational Opportunity Grants (now Pell Grants) is determined on the basis of federal income tax data from the calendar year immediately preceding the academic year for which a student applies for aid. This report examines the impact of utilizing income information that is a year older than is now the practice.

III.G. Macro Systems, Inc. Basic Educational Opportunity Grant Quality Control Study: Methodological Report, Volume II. Silver Spring, Maryland: Marco Systems, Inc., Westat Research, Inc. Rockville, Maryland, 1979.

Focuses on the research procedures used in Volume I of this study. Describes sampling procedures used in the preparation of data forms, as well as the actual methodology of the study.

III.G. Moulton, Walter H. "Doing Away with the SER (as a Payment Device)." Journal of Student Financial Aid, Vol. 10, No. 3, November 1980, pp. 19-21.

Changes in the payment and reporting procedures of the Basic Educational Opportunity Grants are proposed. Removing the Student Eligibility Report (SER) as a payment device is advocated. The SER is useful as an acknowledgement form to the applicant, a data correction device, and a document to begin validation efforts.

III.G. Mudrick, Nancy R. The Interaction of Public Assistance and Student Financial Aid. New York, New York: College Entrance Examination Board, 1980.

Examination of the overlapping influences of the two most important public assistance and student aid programs: Aid to Families with Dependent Children (AFDC) and the Basic Educational Opportunity Grant (BEOG) Program.

III.G. Munger, John H. "Packaging Student Financial Assistance: The Case for the Private Donor." Journal of Student Financial Aid, Vol. 13, No. 2, Spring 1983, pp. 19-24.

The practice of reducing student aid packages by the dollar amount of private donors' gifts to individual students as a means of reducing institutional gift assistance is criticized as effectively subverting the donor's intent in giving the gift and as possibly placing the donor in legal jeopardy.

III.G. Redish, Janice C. The Complexity of Financial Aid Applications. Technical Report No. 2. Washington, D.C.: American Institutes for Research in Behavioral Sciences, Carnegie-Mellon University. Pittsburg, Pennsylvania, 1979.
A critical analysis of the language and format of the Basic Educational Opportunity Grant Program application, and the Financial Aid Form. Suggestions are made for the improvement of clarity and simplicity of both forms.

III.G. Rosiak, John. "Private Scholarships: Addressing the Issue as a Student Service." Journal of Student Financial Aid, Vol. 14, No. 2, Spring 1984, pp. 32-34.
Suggestions are given to help the student financial aid office develop its own systematic approach to (1) processing information received on private sources of financial aid; (2) conveying the information most effectively to students; and (3) assisting students in locating private funds.

III.G. Sandler, Benjamin S. "A Way of Testing the Fairness of the SEOG-IY State Allotment Formula." Journal of Student Financial Aid, Vol. 11, No. 2, May 1981, pp. 21-24.
A study of the Supplemental Educational Opportunity Grant program in the 1980-81 award period revealed that the state allotment formula produces a distribution of funds that undermines, rather than supports, the SEOG program's statutory purpose of delivering funds to needy students.

III.G. Thorndill, Steven. "Some Insights into Computerized Scholarship Search Services." Journal of Student Financial Aid, Vol. 13, No. 2, Spring 1983, pp. 25-30.
A test of a reputable scholarship search service using a fictitious student and characteristics revealed that the aid source information obtained was only fair in relevance and response rate to follow-up inquiry. Students are advised to concentrate on more productive sources of information: colleges, personal contacts, and publications.

III.H. Ahart, Alan, M. "Discharging Student Loans in Bankruptcy." American Bankruptcy Law Journal, Vol. 52, Summer 1978, pp. 201-12.
History, explanation and analysis of Section 439A of the Education Amendments of 1976, which limit dischargeability of federal student loans to cases of "undue hardship."

III.H. Ahart, Gregory J. The National Direct Student Loan Program Requires More Attention by The Office of Education and Participating Institutions. Washington, D.C.: General Accounting Office, Division of Human Resources, 1977.
Results of a government accounting office review of the administration of the NDSL Program by the Office of Education and participating universities. Discusses both the need for governmental guidance and the role of individual institutions in the collection of loans in order to prevent further funding level decreases due to high delinquency rates.

III.H. Ayres, Ted D., and Sagner, Dianne R. "The Bankruptcy Reform Act and Student Loans: Unraveling New Knots." Journal of College and University Law, Vol. 9, No. 4, 1982-83, pp. 361-429.

The Bankruptcy Act of 1978 specifically prohibits, in certain circumstances, the discharge of educational loans, however; there is a section which allows for partial payment with a discharge on the remaining indebtedness. The article discusses the educational loan section of the Act, as well as the section which allows for partial repayment in order to provide information and guidance to those involved with the collection of educational loans.

III.H. "Bar Admission -- Default on Student Loan Warrants Denial of Admission of Minnesota Bar." William Mitchell Law Review, Vol. 6, 1980, pp. 443-54.
Review of a Minnesota Supreme Court decision that upheld an earlier ruling making student loan default an acceptable reason for denying a law student admission to the state bar association.

III.H. Black, Richard W. "Other Students Need Money: An Approach to the Administration of Revolving Loan Funds." Journal of Student Financial Aid, Vol. 7, No. 2, May 1977, pp. 26-30.
Delinquency rates for rotating loan funds might be reduced if the financial aid officer took charge of loan billing and collection rather than relying on the bursar's office, which is often not as familiar with the loan programs. Methods used at Georgetown University are described.

III.H. Boyd, Joseph D., and Martin, Dennis J. The NASFAA Loan Study: A Report On The Characteristics Of GSL Borrowers And The Impact Of Educational Debt. Washington, D.C.: NASFAA, 1985. (Volumes I and II)
This report reviews the results of a survey conducted in the spring of 1985 in which borrowers, currently in repayment status on their Guaranteed Student Loans, were asked a variety of questions geared to measure the impact of education debt. The report includes descriptive data about GSL borrowers, about how educational loans are used, and on the attitudes and experiences of borrowers.

III.H. Brookner, Lester. New Threat to Fiscal Stability. Cutbacks in Student Aid. Washington, D.C.: National Association of College and University Business Officers, 1982.
A review of negative effects on the financial stability of colleges and universities caused by the proposed reduction in federal funding for the Guaranteed Student Loan Program. Includes a comparison of federal student aid dollars to the total amount of tuition and fees collected at U.S. institutions of higher education for 1970-81.

III.H. College Entrance Examination Board. The Guaranteed Student Loan Program: Options for Controlling Federal Costs While Preserving Needed Credit for College. A Discussion Paper. Washington, D.C.: College Entrance Examination Board, 1981.
Reagan Administration proposals for the GSL Program and alternative proposals for the goal of reducing costs and increasing efficiency.

III.H. Comptroller General of the U.S. Action Underway to Reduce Delinquencies in the Health Professions and Nursing Student Loan Program. Washington, D.C.: Comptroller General of the U.S., 1982.
Problems related to the billing and collection of student loan repayment experienced by individual institutions and the Department of Health and Human Services. Includes current DHHS efforts to improve these systems and proposals for future improvements.

III.H. Comptroller General of the U.S. Adverse Opinion on the Financial Statements of the Student Loan Insurance Fund for the Fiscal Year Ended September 30, 1980. Report to the Congress. Washington, D.C.: Comptroller General of the U.S., 1982.
Results of a General Accounting Office audit of the Student Loan Insurance Fund's financial statements for 1980. This fund is managed by the Department of Education and finances the Guaranteed Student Loan Program by paying off student defaults.

III.H. Comptroller General of the U.S. Better Cash Management Can Reduce the Cost of the National Direct Student Loan Program. Report to the Congress by the Comptroller General of the United States. Washington, D.C.: Comptroller General of the U.S., 1979.
Criticism of the administrative practices of the Office of Education with respect to the collection of over $63 million in National Direct Student Loans from schools. This report contains recommendations to the Congress for remedying this situation through new lelgislation.

III.H. Cresap, McCormick, and Paget, Inc. Study of Selected Educational Institutions and Students Participating in Direct School Lending Under the Federal Insured Student Loan Program: Final Report. Chicago, Illinois: Cresap, McCormick, and Paget, Inc. 1979.
Educational institutions and students participating in the Federal Insured Student Loan Program (FISLP) were surveyed to determine their attitudes and characteristics, and how these qualities affect enrollment and default rates.

III.H. Deitch, Kenneth M. The National Educational Loan Bank: A Proposal for Improving the System of Lending for Higher Education. Working Paper, Preliminary Draft. Cambridge, Massachusetts: Sloan Commission on Government and Higher Education, 1979.
Formation of a National Education Loan Bank is proposed as an alternative to existing federal loan programs. The history, structure and current problems of these programs are discussed.

III.H. Dyl, Edward A., and McGann, Anthony F. "Discriminant Analysis of Student Loan Applications." Journal of Student Financial Aid, Vol. 7, No. 3, November 1977, pp. 35-40.
The use of data on student loan applications can be analyzed to identify potentially "good" versus potentially "bad" student loans. Individual universities can utilize available experts (i.e. professors) to develop their own program.

III.H. Emmert, Mark A. "National Direct Student Loan Default Rates: A Measure of Administrative Quality, or Something Else." Journal of Student Financial Aid, Vol. 8, No. 3, November 1978, pp. 43-47.
A study of the problem of high student loan default rates found evidence to indicate particular demographic factors in a student population can place an institution in a "high risk" category for student loan defaults. A review of high default institutions may show factors other than poor administration are responsible.

III.H. Gensheimer, Cynthia Francis. State Profits on Tax-Exempt Student Loan Bonds: Analysis and Options. Background Paper. Washington, D.C.: Congress of the U.S., Congressional Budget Office, 1980.
A discussion of options contemplated for reducing profits made by issuers of tax exempt student loan bonds.

III.H. George, Philip C. "Shared Indebtedness--A Concept of Controlling Student Educational Debt." Journal of Student Financial Aid, Vol. 12, No. 1, February 1982, pp. 26-31.

In 1972, the University of Wisconsin-Stevens Point began a program of shared indebtedness for their financial aid packages. The program was designed to help students avoid excessive borrowing which leads to burdensome debts after graduation.

III.H. Gray, Kevin S. "Can Student Loan Default Be Forecast Accurately?" Journal of Student Financial Aid, Vol. 15, No. 1, Winter 1985, pp. 31-41.
The purpose of this study was to test whether a student loan applicant with a certain set of characteristics could be predicted to default on the loan. The results indicate that the repayment behavior of student loan applicants can be accurately forecast.

III.H. Hansen, Janet S. "Creative Financing for Education Loans." Change, Vol. 15, No. 1, January/February 1983, pp. 28-34.
Recent threats to the Guaranteed Student Loan (GSL) program have caused many higher education institutions to seek alternative methods of loaning money to students. The options include tax-exempt financing, cooperative arrangements with state agencies and loans to parents; these alternative methods help to counteract the uncertainty cuts in the GSL's would cause.

III.H. Hauptman, Arthur M. "Shaping Alternative Loan Programs." New Directions for Higher Education: (Meeting Student Aid Needs in a Period of Retrenchment), No. 40, December 1982, pp. 69-82.
The development of alternative loan programs should begin to help counter the federal cuts in student aid programs. Possible alternatives are more corporate investment, greater use of secondary markets and further development of family savings plans.

III.H. Henry, Robert J., and Hernandez, Rory. "Student Loans and the Bankruptcy Reform Act of 1978." Business Officer, October 1983, pp. 24-27.
Addresses issues related to Chapters 7 and 13 of the Bankruptcy Reform Act. Issues such as when the five-year rule begins and when it is followed, what constitutes undue hardship, and what constitutes good faith on the part of the debtor are discussed.

III.H. Horch, Dwight H. A Retrospective Description of the National Direct Student Loan Program. Administrative Practices and Institutional Default Rates in 1972-73. Princeton, New Jersey: Educational Testing Service, 1978.
A historical perspective on the organization and administration of the NDSL program, particularly as it relates to the problem of high default rates.

III.H. Hunter, James Oliver. "Collecting Defaulted Student Loans: How Much Diligence Is Due." Journal of College and University Law, Vol. 9, No. 2, 1982-83, pp. 149-62.
The problem of defaulted loans ultimately reverts back to the college or university, which is required to sue the student who defaulted. There are several procedures the institution can follow to aid the collection effort and to help reduce the rate of future defaulters.

III.H. Hyde, William D. Jr. State Guarantee Agencies and Capital Availability for Student Loans. Papers in Education Finance, Paper No. 22. Denver, Colorado: Education Commission of the States, 1979.

An examination of the relationship between available capital for student loans and the types of program which provide loans to students. Factors that affect student need and loan amount are also discussed.

III.H. Jenkins, John A. "Whose Fault Is Student Loan Default." Change, Vol. 10, No. 10, November 1978, pp. 44-45.
Because of the high rate of defaults on student loans, Congress has searched for a more effective method of loan collection, including help from the IRS, computerizing data and prosecuting defaulters.

III.H. Kendis, Kurt L. "Truth, Knowledge, and Wisdom in Student Finance." College Board Review, No. 110, Winter 1978-79. pp. 21, 26-27.
The growing number of students who default on their loans has lead to a search for alternative methods of providing moneys, the Tuition Advance Fund being the most revolutionary. What is needed for any program to work successfully is financial counseling to the borrower to change patterns of behavior.

III.H. Leonard, Kevin J. "Skipping Out of Alma Mater: Some Problems Involving the Collection of Federal Student Loans." Columbia Journal of Law and Social Problems, Vol. 15, No. 3, 1980, pp. 317-58.
Outline analyses current laws related to the regulation and collection of federal student loans, default sanctions and bankruptcy insurance.

III.H. McAlvey, Warren C. "Billing and Collection for Student Loans." Business Officer, December 1984, pp. 31-39.
Discusses billing and collection procedures and presents advantages and disadvantages of keeping these activities in-house or contracting them out.

III.H. National Association of College and University Business Officers. Student Loan Collection Procedures. Washington, D.C.: National Association of College and University Business Officers, 1977.
A manual of administrative policies and management practices on the collection of student loans. Intended for college business officers and loan collection personnel.

III.H. NASFAA. Alternatives for Reauthorization. Washington, D.C.: NASFAA, 1978.
A collection of papers presented at the NASFAA/ACE Symposium on Student Loan Programs held in April 1978. Includes a comparison of seven federal student loan programs, and profiles of guarantee agencies.

III.H. NASFAA. Stages in the Development of a Financial Counseling and Debt Management Model, Monograph V. Washington, D.C.: NASFAA, 1984.
A monograph prepared to assist aid administrators in developing counseling techniques and institutional policies that reflect an awareness of student debt and its long-term impact on borrowers.

III.H. Olmo, Ralph J. "ED Strengthens Credit Management and Debt Collection." American Education, Vol. 18, No. 10, December 1982, pp. 19-20.

An interview with the Comptroller for the U.S. Department of Education. Topics include efforts to improve credit management and debt collection in the student loan program through passage of the Debt Collection Act of 1982.

III.H. Rapp, Larry G. "Bankruptcy-Student Loans-Private College's Refusal to Release Transcripts." Kansas Law Review. Vol. 27, No. 1, Fall 1978, pp. 160-69.
Review and analysis of Girardier vs. Webster College, a case in which the court ruled that a private college may refuse to release college transcripts if students have not repaid National Defense Education Act loans. Implications for the interpretation of the Family Rights and Privacy Act of 1974 are also covered.

III.H. Research and Forecasts, Inc. Study of the Requirements for Forming State Guarantee Agencies. Final Report. New York, New York: Research and Forecasts, Inc., 1979.
This study of regulations for the formation of guarantee agencies for the Guaranteed Student Loan Program is based on two previous reports: "Perspectives on State Guaranteed Student Loan Programs", and "Status Report on Non-Agency States", both dated March 29, 1979.

III.H. Rice, Lois D., ed. Student Loans: Problems and Policy Alternatives. New York, New York: College Entrance Examination Board. 1977.
A series of articles on such topics as the history of student loans, federal and state initiatives, alternative approaches, and default.

III.H. Silber, John R. Intellectual Capital Formation. Washington, D.C.: National Association of College and University Business Officers, 1983.
Issues of importance to the full intellectual development of the citizens of the United States. Includes neo-natal and early childhood health and nutrition programs, head-start and literacy programs for children, and programs to insure high academic standards in teacher training education. Also includes a proposal for implementation of a Tuition Advance Fund for students to finance higher education, with repayment beginning after graduation.

III.H. Silber, John R. "The Tuition Advance Fund: A Proposal for Funding ...igher Education." College Board Review. No. 110, Winter 1978-79, pp. 20, 22-26.
The Tuition Advance Fund was proposed in 1979 as a program which would advance money to students for their college education with various limitations, no interest accrued and repayment would be made yearly by withholding a percentage of income. It was deemed to be more effective than existing loan programs and to solve some of the problems of the loan programs.

III.H. Silber, John R. The Tuition Advance Fund: A Proposal for Funding Higher Education. Massachusetts: National Center for Education Management Systems, 1978.
An examination of current problems in higher education financing, including the issues of consumer cost, tuition gaps among schools, and equal access and opportunity. Includes suggestions for reform, including a system of goverment trust fund grants to be repaid through a payroll deduction plan upon graduation.

III.H. Touche Ross and Co. Final Report of the Technical Assistance Provided to Guarantee Agencies With Recommendations for Further Improving Program Performance. Washington, D.C.: Touche Ross and Co., 1979.
Description and analysis of the technical assistance practices and policies of Touche Ross and Co., a private accounting firm under contract to the Office of Education in order to provide consultation and implementation services to Loan Guarantee agencies.

III.I. Ballance, Ronald J., and Camp, W. Douglas. "Job Location and Development Programs at Two Virginia Institutions." The VASFAA Journal, Vol. 1, Spring 1983, pp. 47-51.
Reports experiences in the implementation and operation and the results of a model job locator and development program (JLD) for off-campus employment opportunities using College Work-Study funds, at two different types of Virginia institutions during the 1982 fiscal year.

III.I. Bannister, John G. "Placing Students in Work-Study Jobs the Easy Way." Journal of Student Financial Aid, Vol. 12, No. 2, May 1982, pp. 18-21.
A process of work-study job placement at the University of South Carolina which improves the efficiency of program management is described, including a preliminary campus survey, a manual for employers, and a job board from which students can select preferred jobs. A sample job advertisement and award letter are included.

III.I. Bazin, John R., and Brooks, George. "The Work Experience Program--A Collaborative Effort between Financial Aids and the Career Planning and Placement Center." Journal of Student Financial Aid, Vol. 11, No. 2, May 1981, pp. 5-8.
Legislation which encourages financial aid offices to develop financial aid support from the local community by facilitating the employment process between students and local employers is discussed. The Work Experience Program of the University of Missouri is described.

III.I. Crowley, John C. "The Federal College Work-Study Program in the AAU Universities 1965-1976: Some Implications of Professional Discretion." Journal of Student Financial Aid, Vol. 7, No. 3, November 1977, pp. 5-20.
The ways in which 24 private and 24 public AAU universities have established this student assistance policy are examined. Consideration is given to some of the implications for universities and especially graduate students.

III.I. Danaczko, Mary V. "Students Learn and Earn in 'Real' College Jobs." Community and Junior College Journal, Vol. 53, No. 7, Spring 1983, pp. 52-53.
The College of the Mainland, located in Texas, initiated a program to teach new skills to unemployed people while they worked in campus jobs related to their current skills; money for tuition and books was deducted from their wages. The community colleges program has allowed unemployed workers to retrain themselves for a more marketable skill.

III.I. Lewis, Chad, and Glick, Oren. "Making the College Work-Study Program More Efficient and Effective: An Analysis of Two Placement Approaches." Journal of Student Financial Aid, Vol. 8, No. 1, March 1978, pp. 5-11.
A research study is described that shows that administrative approaches placing the initiative for federal work-study job placement upon the student can improve program efficiency, without significantly affecting administrative effectiveness. Other possible advantages for the student employer and institution are also discussed.

III.I. Patterson, David, and Horowitz, Bruce. Subminimum Wage. Target Report No. 12. Washington, D.C.: United States Student Association, 1978.
A discussion of the proposed legislation to allow the payment of subminimum wages to full-time students who are working part-time. Concludes that this plan would benefit large corporations and institutions of higher education at the expense of students. Proposes steps for student action to eliminate subminimum wage plans.

III.I. Rock, Maxine. Report on Student Work Programs Leadership Conference at Berry College (Mount Berry, Georgia, October 4-5, 1982). Mount Berry, Georgia: Berry College, 1982.
A report on the proceedings of a conference on college student-work experience and work-study programs. Includes an appendix of 10 papers on individual institutional programs presented at the conference.

III.I. Smith, Emily Ann. "Berea College's Labor Program--Educating Heads and Hands." Change, Vol. 14, No. 8 November/December 1982, pp. 32-37.
Berea College requires every student to work at least 10 hours per week at some job provided by the College's labor program; in return the students pay no tuition. Not only does this program allow many low income students to attend college, but it also provides them with experience which can be helpful in getting jobs after they leave Berea.

III.I. Sturdevant, Annette Kormanik. "Student Wage Trends in Ohio's Institutions of Higher Education." Journal of Student Financial Aid, Vol. 8, No. 2, May 1978, pp. 34-9.
Policies and procedures for paying student employees at Ohio University affiliates were studied in 1977. It was found that many institutions looked to low student wages to help control growing inflation; however, many institutions were developing expanded programs as the result of the 1976 Higher Education Amendments.

III.I. Warrington, Don L., and Daly, Debra L. "Job Locator and Development: A Model Program." Journal of Student Financial Aid, Vol. 11, No. 1, February 1981, pp. 10-17.
The need for student part-time employment to defray educational expenses led to the establishment of the Job Locator and Development program at the University of Nebraska at Omaha. Goals of the program are: to identify and develop off-campus part-time employment, and to assist students in securing employment.

III.J. Arbeiter, Solomon. "Loans for Adult Learner: A Postsecondary Education Perspective." Lifelong Learning: The Adult Years, Vol. 3, No. 2, October 1979, pp. 4-7, 24, 30-31.
Proposed modifications in loan policies by postsecondary institutions, businesses and banks in order to provide loans to adult learners. Examination of existing loan programs and deferred tuition plans for adult students.

III.J. Bergen, Gerald R., and others. "Financial Needs of Married Students." Journal of Student Financial Aid, Vol. 7, No. 2, May 1977, pp. 5-9.
Empirical data were gathered from married students concerning sources and amount of annual resources and monthly and yearly expenditures in relation to selected demographic characteristics, such as level of enrollment, number of years married, number of children, and place of residence. These data were compared to university-established budgets for determining financial needs of married students.

III.J. Butcher, Loretta. "Giving Older People a Financial Break." Community and Junior College Journal, Vol. 50, No. 8, May 1980, pp. 22-24.
Throughout the 1970's, an increasing number of postsecondary institutions offered reduced or free tuition to older adults as a means of attracting new clientele. Studies must be conducted at state and local levels to gather data on how the available aid for older adults can be distributed effectively.

III.J. Cobb, H. Brain, and Larkin, Dave, eds. Funding and Cost Analysis. Policy Paper Series: Document 8. Urbana, Illinois: Leadership Training Institute/Vocational and Special Education, University of Illinois, 1982.

Five papers on policy options for funding vocational and/or special education programs for moderately and severely handicapped persons. Critiques the existing funding system and proposes alternatives to clarify, simplify and improve the distribution of federal funds.

III.J. Commission on Civil Rights. Statement on the Fiscal Year 1983 Education Budget. Clearinghouse Publicaton 73. Washington, D.C.: Commission on Civil Rights, 1982.

The U.S. Commission on Civil Rights assesses the impact of the Reagan Administration's proposed budget for 1983 on educational opportunity programs. Reductions in federal expenditures are expected to diminish the effectiveness of equal access programs which provide higher education funding to minority students. Includes information on elementary and secondary programs and on 13 higher education programs.

III.J. Comptroller General of the U.S. Policies on U.S. Citizens Studying Medicine Abroad Need Review and Reappraisal. Report to the Congress. Washington, D.C.: Comptroller General of the U.S., 1980.

Academic and financial aid policies regarding Amercian students who are studying at foreign medical schools and hospitals. Analysis of these policies and their effectiveness in providing both properly trained and certified graduates, and their success in providing equitable and adequate financial assistance to students.

III.J. Craig, John. "The Medical School Tuition Crunch." AGB Reports, Vol. 20, No. 1, January/February 1978, pp. 33-36.

Federal policy biases toward student loans instead of direct financial aid tend to put private medical schools at a competitive disadvantage. Recommendations for improving the situation are included.

III.J Hamilton, Bette Everett. "Adult Part-Time Students and the Higher Education Act." Change, Vol. 11, No. 4, May-June 1979, pp. 58-59.

Examines federal student financial aid policy regarding part-time adult students who constitute the majority of the enrollment at junior and community colleges. Criticizes current government policies and legislation supporting the bias toward traditional, younger, full-time students.

III.J. Joyner, Nancy Douglas. "'Reverse' Discrimination in Student Financial Aid for Higher Education: The Flanagan Case in Perspective." Journal of Law and Education, Vol. 6, No. 3, July 1977, pp. 327-348.

Examines the legal issues involved in the Flanagan case regarding discrimination in awarding of student financial aid.

III.J. Klein, Susan S., and Davito, Kathleen. What's Left of Federal Funding for Sex Equity in Education. Washington, D.C.: National Advisory Council on Women's Educational Programs, 1982.

A review of federal funding available for women's equity programs in higher education, especially in light of decreasing government expenditures for postsecondary education financing.

III.J. Leffler, Keith B., and Lindsay, Cotton M. "Student Discount Rates, Consumption Loans, and Subsidies to Professional Training." Journal of Human Resources, Vol. 16, No. 3, Summer 1981, pp. 468-76.

The article attempts to find an efficiency-based explanation for the large subsidies granted to medical training and medical care, but concludes excessive resources are being devoted to the training of physicans or that factors other than efficiency-based ones are being used to justify subsidies to this market.

III.J. Leslie, Larry L. "Tax Allowances for Nontraditional Students." School Review, Vol. 83, No. 3 May 1978, pp. 436-455.

Evaluation of the potential of various tax allowances to assist nontraditional students in financing postsecondary education. Claims traditional modes of student financial aid exclude the nontraditional student.

III.J. McPheeters, Harold L. ed. Alternatives in Medical Education in the South: Supply, Distribution, and Cost. Atlanta, Georgia: Southern Regional Education Board, 1981.

Summary of a 1980 regional conference on the status of medical education in the south. Includes issues related to financing medical education and insuring equal opportunities for minority students.

III.J. Melecki, Tom. "Adult Learners in Postsecondary Education: Issues for the Student Financial Aid Administrator." Journal of Student Financial Aid, Vol. 14, No. 2, Spring 1984, pp. 10-16.

As increasing numbers of adults approach postsecondary education, the financial aid community must research specific issues: adult student costs, resources, aid received and aid denied, perceptions of aid offices and services, information needs, expense budgeting, aid packaging, office staffing, and publications needed.

III.J. Minnesota State Department of Education, Indian Section. The Minnesota Indian Scholarship Program (MISP), 1955-1979. St. Paul, Minnesota: Minnesota State Department of Education, 1979.

A narrative and statistical history of the tremendous growth of this program since its beginning in 1955. Legislative activity and a review of funding sources are included.

III.J. New Mexico University. Ethnic Minorities at the University of New Mexico: A Presidential Progress Report. Albuquerque, New Mexico: New Mexico University, 1977.

Based on statistics gathered in the Fall of 1974, this report concludes that minority students make up a percentage of New Mexico's undergraduate and preprofessional students that is three times the national average. The proportion is twice the national average at the graduate level. Data and information on financial aid program expenditures for minority students in New Mexico in 1975-76 is also presented.

III.J. New York State Education Department. Financing Lifelong Learning: Annotated Bibliography. Albany, New York: New York State Education Department, 1977.

A collection of seventy-nine references on financing postsecondary education. Included are books, reports, articles, papers, and congressional hearings.

III.J. New York State Education Department. Higher Education Opportunity Program. Annual Report, 1981-82. Albany, New York: New York State Education Department, Bureau of Higher Education Opportunity Programs, 1982.

Report of the impact of the N.Y. State Higher Education Opportunity Programs (HEOP) in providing financial aid and academic support services to educationally and economically disadvantaged students. Includes a summary of eligibility guidelines and student characteristics, and summarizes the functions of state and campus administrators.

III.J. New York State Education Department. Opportunities at Independent Colleges and Universities in New York State Through the Higher Education Opportunity Program. Albany, New York: New York State Education Department, Bureau of Higher Education Opportunity Programs, 1982.

Eligibility guidelines for the New York State Higher Education Opportunity Program (HEOP), which provides financial, academic and career counseling support to economically and scholastically disadvantaged students.

III.J. Office of Minority Education, Massachusetts Institute of Technology. Proceedings of the Workshop on Retention of Minority Undergraduate Students in Engineering (Cambridge, Massachusetts, October 30-November 2, 1977). Cambridge, Massachusetts: Massachusetts Institute of Technology, 1978.

Recommendations and development strategies for the implementation of programs and policies designed to cope with the special needs of minority undergraduate students in engineering.

III.J. Parker, James T. "Federal Funding for Adult Education." Community College Review, Vol. 7, No. 2, Fall 1979, pp. 6-11.

Lists federal programs specially funded for adult education, emphasizing programs available to community colleges, and also those funded through state departments of education.

III.J. Polich, J. Michael, and others. Enlistment Effects of Military Educational Benefits, A Rand Note. Santa Monica, California: Rand Corporation, 1982.

The effects of four educational benefit programs on the enrollment of military personnel in higher education institutions and programs. The efficiency of each type of program in increasing enlistment rates is considered.

III.J. Repp, Charles A. "Monitoring Veterans Support." Journal of Student Financial Aid, Vol. 7, No. 1, February 1977, pp 45-49.

Postsecondary institutions are facing serious and mounting difficulties with the Veterans Administration as they continue to certify veteran students as eligible for educational financial benefits. Charges of prima facia school liability and ways to avoid them are discussed.

III.J. Schoenfeldt, Barbara B. "Locating Financial Support for Graduate Students." Journal of Student Financial Aid, Vol. 14, No. 2, Spring 1984, pp. 35-37.

A survey of financial aid officers in 50 state universities concerning information dissemination about graduate student scholarships is reported. Specific suggestions are given, e.g., establishing a computerized or microfiche system to organize information for individual or printout access, increasing publicity by a variety of means, and getting application deadline information to students.

III.J. Southern Illinois University of Carbondale, Department of Vocational Education Studies. Proprietary Education: Alternatives for Public Policy and Financial Support Final Report. Carbondale, Illinois: Southern Illinois University, 1977.

A survey of the availability of vocational programs at Illinois proprietary institutions, and an analysis of their effectiveness in relation to public and private financial support.

III.J. Steiger, JoAnn, and Kimball, Barbara. "Financial Aid for Lifelong Learning: The Special Case of Women." School Review, Vol. 86, No. 3, May 1978, pp. 395-409.
Sex-discrimination against women in current financial aid programs, and proposals to improve these policies for women of all ages.

III.J. Streeter, Richard B. "Alternative Financial Resources of the Non-traditional Student." Journal of Student Financial Aid, Vol. 10, No. 2, May 1980, pp. 17-22.
The financial needs of the non-traditional student are not being met and therefore access is limited. Institutions should become more aware of existing alternative aid for the non-traditional student and make this information available in a wide variety of areas.

III.J. Strosberg, Martin A., and others. "Service-Conditional Medical Student Aid Programs: The Experience of the States." Journal of Medical Education, Vol. 57, No. 8, August 1982, pp. 586-92.
Many states have a medical student aid program that allows students to cancel their financial obligations to the state by fulfilling a service commitment The program was designed to increase staff in underserved areas, but until the states provide subsidies for those physicians practicing in underserved areas the program's objectives will not be met.

III.J. Student Loan Marketing Association. Developments in the Financing of Graduate Education. Washington, D.C.: Student Loan Marketing Association, 1977.
A collection of papers presented at a symposium held in Wash- ington, D.C. in June 1977. Contributed papers deal with need assessment, the federal role in funding, medical education, forecasting future need, and long-term approaches to student assistance for graduate and professional students. Commentary, and a list of selected readings are included.

III.J. U.S. Department of Interior, Bureau of Indian Affairs. Tribally Controlled Community College Assistance Act of 1978. Public Law 95-471. Fiscal Year 1981 Report to the Congress of the United States of America. Washington, D.C.: Bureau of Indian Affairs, Department of the Interior, 1982.
Annual report of activities and results of the Tribally Controlled Community College Assistance Act, which provides funds for the establishment of a total of 16 tribal colleges. Statistics on the growth of the program and recommendations for future legislative action are made by the Bureau of Indian Affairs.

III.J. Wagner, Alan P. "Financing Postsecondary Learning Opportunities Through Existing Federal Student Aid Programs." School Review, Vol. 86, No. 3, May 1978, pp. 410-435.
Depicts the changes necessary in the Basic Educational Opportunity Grant program to accommodate the needs of adult students.

III.J. Wagner, Alan P., and Carlson, Nancy. Financial Aid for Self-Supporting Students: Defining Independence. Washington, D.C.: College Entrance Examination Board, 1983.

Current and proposed federal definitions for determining financially independent students. Includes a report of the effect of these proposed changes on the total number of independent students and on financial aid expenditures.

III.K. Hodgkinson, Virginia Ann, ed. Perspectives and Projections: Student Aid Planning and Educational Policy. Washington, D.C.: National Association of Independent Colleges and Universities, 1982.

Five articles on student aid planning and educational policy development from regional workshops sponsored by the National Association of Independent Colleges and Universities. These seminars used materials from the NAICU Student Aid Recipient Survey to develop institutional planning policies.

III.K. Johnson, Richard. "Strengthening the Student Aid System in the Community Colleges." New Directions for Higher Education: (Meeting Student Aid Needs in a Period of Retrenchment), No. 40, December 1982, pp. 49-55.

Community colleges face some unique problems in organizing an effective student financial aid process. Reasons for the problems as well as suggestions to overcome them are explained.

III.K. Kelly, Robert N. "High Costs, High Need: The Independent College and Student Assistance." New Directories for Institutional Research: No. 25 (The Impact of Student Financial Aid on Institutions), Vol. 7, No. 1, 1980, pp. 15-31.

Independent institutions depend heavily on student assistance programs to help their students meet the costs of attending college. However, surveys show many students are unaware of the student assistance programs that are available to them; both federal and state governments should publicize these programs to ensure a full range of options is open to every student.

III.K. Lee, John B. The Distribution Of Student Financial Aid: Trends Among The Postsecondary Sectors. Washington, D.C.: American Council on Education, 1985.

This report provides background material on the distribution of student financial aid among the various sectors of postsecondary education in the U.S. The report demonstrates how student aid has undergone considerable change in the past ten years, how the elimination of Social Security and Veterans' Benefits has had major impact on the balance between grants and loans, and how student aid programs have not been able to keep pace with inflation.

III.K. Lewis, Chad. "Alternatives in Community College Financial Aid Administration." Journal of Student Financial Aid, Vol. 7, No. 1, February 1977, pp. 17-23.

Procedures directed toward simplifying financial aid administration for the benefit of non-traditional students at community colleges are described in an effort to better serve these students' needs.

III.K. Nelson, Susan C. Community Colleges and their Share of Student Financial Assistance. Washington, D.C.: College Entrance Examination Board, 1980.

Financial aid to community colleges is examined on the basis of the following contentions: that community colleges are not receiving appropriate amounts of state and federal aid as based on the financial characteristics of their students; and that instances of individual over-awarding are prevalent at community colleges.

III.K. Savoy, Robert. "State Roles in Financing Medical Education." Journal of Medical Education, Vol. 52, No. 7, July 1977, pp. 607-610.

Presents information about the use of state funds for public and private medical school financial aid. Contains a table of numerical data, as well as a summary of educational programs organized by state.

III.K. Scheaffer, Donald E. "Financial Aid at Proprietary Schools: How Important Is It?" Journal of Student Financial Aid, Vol. 9, No. 2, May 1979, pp. 16-28.

Results of a study designed to determine the extent of utilization of federal student aid programs for the recruitment and training of needy students at proprietary schools.

III.K. Wilms, Welford W. "Proprietary Schools and Student Financial Aid." Journal of Student Financial Aid, Vol. 13, No. 2, Spring 1983, pp. 7-17.

Literature concerning U.S. proprietary vocational schools and student financial aid is reviewed, focusing on public and interprofessional attitudes, industry reforms, the schools as businesses, enrollments, student characteristics, program characteristics and costs, completions, job placement, earnings, federal student aid, aid recipients, and compliance and default.

III.L. Boyd, Joseph D., and Francis, Sybil E. comps. National Association of State Scholarship and Grant Programs 10th Annual Survey, 1978-79 Academic Year. Deerfield, Illinois: National Association of State Scholarships and Grant Programs, 1978.

Information on state and territory funded scholarship and grant programs for undergraduate students with financial need. Includes historical data, information on public and private programs offered and data on administrative costs.

III.L. Boyd, Joseph D., and Francis, Sybil E. National Association of State Scholarship and Grant Programs 11th Annual Survey, 1979-80 Academic Year. State/Territory Funded Scholarship/Grant Programs to Undergraduate Students with Financial Need to Attend Public or Private Post-Secondary Educational Institutions. Deerfield, Illinois: National Association of State Scholarships and Grant Programs, 1979.

State/Territory funded scholarship and grant programs for needy students are detailed. Includes data on distribution and award amounts, as well as application deadlines.

III.L. Education Commission of the States. Higher Education in the States Vol. 6, No. 1. State Policy and Independent Higher Education Project. Denver, Colorado: Education Commission of the States, 1977.

The sixth annual tabular survey of programs for state support of private higher educational institutions. The Commission analyzes issues and problems related to public support of private institutions, and supports the concept of need-based student aid as the preferred program.

III.L. Fadil, Virginia Ann, and Balz, Frank J. Federal Student Assistance and Categorical Programs, 1979 Edition. Washington, D.C.: National Association of Independent College and Universities, 1979.

A guide to selected federal student assistance and categorical aid programs for use by independent institutions of higher education.

III.L. Florida State Department of Education, Tallahassee Division of Community Colleges. Report of the Distribution of Financial Assistance to Students in Florida's Community Colleges 1977-78. Tallahassee, Florida: Florida State Department of Education, 1979.

Summary of the distribution of financial aid funds to students at Florida community colleges, using tabular data for the year 1977-78.

III.L. Kirschner, Alan H. UNCF Statistical Report of the Member Institutions, 1980. New York, New York: United Negro College Fund, Inc., 1980.
Statistical information of the 41 members of the United Negro College Fund is contained in this annual report. Includes data on enrollment, sex, ratios, geographic distribution patterns and institutional and student finances.

III.L. Maryland State Board for Higher Education. First Annual Report and Recommendations of the State Board for Higher Education. Annapolis, Maryland: State Board for Higher Education, 1977.
Presents statistics and analyses of the condition of higher education in the state of Maryland, as well as the Board's recommendations for improving master planning, financing, equal opportunity programs, accreditation procedures, and other aspects of the states' educational system.

III.L. Minnesota Higher Education Coordinating Board. Report to the 1977 Minnesota Legislature. St. Paul, Minnesota: Minnesota Higher Education Coordinating Board, 1977.
Biennial report to the governor and legislature outlining the Board's recommendations for postsecondary education policies in the state. Information on state and federal financial aid programs is included.

III.L. Moody, George V., and others. Mississippi Public Junior Colleges Statistical Data, 1981-82. Jackson, Mississippi: Mississippi State Department of Education, Division of Junior Colleges, 1983.
Statistical data on the 16 Mississippi public junior colleges, including enrollment, financial, personal and student services information. Contains a listing of student fees and charges, and institutional incomes and expenditures.

III.L. New York State Education Department, Bureau of Higher Education Opportunity Programs. Higher Education Opportunity Program (HEOP), Annual Report 1978-79. A Report on Programs for the Educationally and Economically Disadvantaged at Independent Colleges and Universities in New York State. Albany, New York: New York State Education Department, 1979.
A review of the activities of independent higher education institutions in the state of New York under HEOP Program. Information and statistical data on participating schools and students are included.

III.L. Oklahoma State Regents for Higher Education. Oklahoma State Regents for Higher Education, Twentieth Biennial Report-Part I, Fiscal Year Ending June 30, 1979. Oklahoma City, Oklahoma: Oklahoma State Regents for Higher Education, 1979.
Biennial report by the state board of regents summarizing the progress and prospects for higher education in Oklahoma. Contains data and statistical information on enrollment, degrees offered, budget allocations and student financial aid programs.

III.L. Oklahoma State Regents for Higher Education. Twenty-first Biennial Report--Part II. Oklahoma City, Oklahoma: Oklahoma State Regents for Higher Education, 1982.

The 1981-82 report of the Oklahoma State Regents for Higher Education. Includes historical and statistical information on each of the institutions in the state system. Topics covered included enrollment, academic programs, degrees conferred and accreditation of institutions, student financial aid policies, tuition and fee costs, and Regent's office expenditures and budget information.

III.L. U.S. Office of Education, Bureau of Student Financial Assistance. 1977-78 End of Year Report: Basic Grants. Washington, D.C.: U.S. Government Printing Office, 1979.
Statistical data and summary analyses on the Basic Educational Opportunity Grant Program for the 1977-78 award year.

III.L. U.S. Office of Education, Bureau of Student Financial Assistance. 1978-79 End-of-Year Report: Basic Grants. Washington, D.C.: U.S. Government Printing Office, 1980.
Statistical data from both applicants and recipients of Basic Educational Opportunity Grants. Information on institutions participating in the Program is also included in this annual report.

III.L. Washington State Council for Postsecondary Education. An Historical Summary of Financial Aid Provided Students in Washington, 1972-73 through 1976-77. Report No. 77-13. Olympia, Washington: Washington State Council for Postsecondary Education, 1977.
Contains tables and graphs summarizing eight federally-supported and three state-supported financial aid programs available in the state of Washington. This publication also contains information about various institutionally-based programs available through specific institutions.

SECTION IV

IV.A. Carlson, Jan M. "A Profile of Positions Advertised for Financial Aids: 1979-1983." Journal of Student Financial Aid. Vol. 14, No. 3, Fall 1984, pp. 47-53.
Five thousand position advertisements, which appeared in "The Chronicle of Higher Education" were examined. Three aspects of the positions advertised in financial aid were examined: the time and location by state of the advertisements; the nature of the position being advertised; the areas of skill, knowledge and job responsibility.

IV.A. Clement, Robert J., and White, Gordon W. "Job Satisfaction of Financial Aid Administrators in Illinois." Journal of Student Financial Aid, Vol. 13, No. 1, February 1983, pp. 9-15.
A survey of financial aid administrators in Illinois studied the possible relationships of institutional type, job title, and years of experience on administrators' personal security, socialization, self-esteem, autonomy, self-actualization, and feeling of being knowledgeable.

IV.A. Ferguson, Josephine L. "College Presidents and Financial Aid Officers." College Board Review, No. 121, 1981, pp. 3-24.
Reports the results of a survey examining the extent of the student aid officer's influence on institutional policy. The author compared the aid officer's impression of the degree of influence required to perform his or her job with the president's perception of how much influence the aid officer has.

IV.A. Galvez, Matthew S., and Olinsky, Arlene. "Financial Aid Administrators--Who Are They and What Are Their Training Needs?" Journal of Student Financial Aid, Vol. 10, No. 1, February 1980, pp. 29-33.

A survey designed to identify financial aid administration strengths and weaknesses specific to New York is summarized. Survey questions focused on the work environment and the training needs of the state's financial aid community. Results cover profile of respondents, training needs, salaries, job-related characteristics, conferences attended, and office characteristics.

IV.A. McRae, John D. "The Salary Status of Financial Aid Administrators in Virginia: 1982-83." The VASFAA Journal, Vol. 1, Spring 1983, pp. 30-46.

Results of a 1982-83 salary study of financial aid administrators in Virginia are presented and compared to earlier studies conducted by the Virginia Association of Student Financial Aid Administrators (VASFAA) in 1977-78 and 1980-81. Reports that significant differences were found between aid administrators at private and public institutions.

IV.A. Meyerson, Ely. "A Dean Speaks Out: The Financial Aid Profession in Higher Education." Journal of Student Financial Aid, Vol. 11, No. 1, February 1981, pp. 18-21.

Although financial aid staff feel they are treated as second-class citizens, they are seen as their own worst enemy. Some recommendations to improve the profession include: avoid the use of jargon, reduce use of forms, promote the consolidation of loan activities, establish goals and objectives, and improve organizational development.

IV.A. Morris, Thomas D. "Staffing Formulae for the Aid Office." Journal of Student Financial Aid, Vol. 9, No. 2, May 1979, pp. 37-40.

A staffing formula for college financial aid offices is presented. The formula assigns staff and clerical positions according to three components: number of students (at least half-time); number of applications for aid received per year; and the dollar amount of funds administered.

IV.A. NASFAA. Characteristics and Attitudes of the Financial Aid Administrator: A Report on the Survey of the Profession in 1977. Washington, D.C.: NASFAA, 1978.

The results of a survey of 3,450 financial aid administrators to discern their background characteristics, salary levels, attitudes, opinions, office characteristics, etc.

IV.A. NASFAA. Characteristics of Directors of Financial Aid, Their Institutions, and Their Staffs, 1983-84, Special Report #8. Washington, D.C.: NASFAA, 1984.

The results of a survey conducted by NASFAA and the College Scholarship Service (CSS), a portion of which dealt with the characteristics of aid administrators and their offices.

IV.A. NASFAA. A Profession In Transition: Characteristics and Attitudes of the Financial Aid Administrator, Fall 1981. Washington, D.C.: NASFAA, 1983.

An update of the 1977 survey. Included as well is a discussion of career satisfaction and the key factors that influence it.

IV.A. Short, Alvin P., and Matlock, Donald T. "The Student Aid Director's Supervisory Attitudes as Related to the Perceived Understanding of Higher Administration Officials about the Functions of the Financial Aid Office." Journal of Student Financial Aid, Vol. 14, No. 3, Fall 1984, pp. 27-34.
Describes an investigation of the attitudes and perceived problems of financial aid directors in universities. A questionnaire sent to U.S. financial aid directors is discussed.

IV.B. Apodoca, Ed C. "A Uniform Process for the Performance Evaluation of the Director, Professional Staff, and Support Staff of the Financial Aid Office." Journal of Student Financial Aid, Vol. 8, No. 3, November 1981, pp. 35-41.
This report presents a sample of an annual performance review process which utilizes the same form for the evaluation of the director, professional staff and support staff.

IV.B. Bargerstock, Charles T. "The Financial Aid Administrator and the Law." Journal of Student Financial Aid, Vol. 12, No. 3, November 1982, pp. 16-21.
Basic legal knowledge that the student financial administrator needs is outlined: the legal system, requirements and regulations affecting financial aid, interacting with lawyers and the legal system, and substantive law and legal issues affecting the operation of the office.

IV.B Bird, Gerald T. "Financial Aid Training: A Hope for Tomorrow." The VASFAA Journal, Vol. 3, Spring 1985, pp. 11-15.
Addresses national concerns for a continuing commitment to training financial aid administrators through national, regional, and state training efforts. A proposal for the content of a graduate curriculum is presented.

IV.B. Bob, Sharon H., and Lee, R. Jerome. "The Development of a Model State Training Program for Financial Aid Administrators in Virginia." Journal of Student Financial Aid, Vol. 9, No. 3, November 1979, pp. 15-21.
Virginia has developed a state training program for student financial aid administrators. It is coordinated with two previously separate programs, is cost efficient, and has resolved the issues of who should train, what materials should be included, when training should be conducted, and where training should occur.

IV.B. Caliendo, N., and Curtice, J.K. "Title IX: A Guide for Financial Aid Administrators." Journal of Student Financial Aid, Vol. 7, No. 1, 1977, pp. 32-43.
The guide is to be used by aid administrators for self-assessment to determine compliance with Title IX, which is intended to halt discrimination on the basis of sex in federally supported programs and institutions.

IV.B. Dean, John E. "A Congressional Staffer's Advice on Making Views Known on Capitol Hill." The VASFAA Journal, Vol. 2, Spring 1984, pp. 35-39.
Offers advice on how individuals who are not professional lobbyists can facilitate effective communication with members of Congress. Ten recommendations are supplied.

IV.B. Dennis, Marguerite J. "An Expanded View of the Role of the Financial Aid Administrator in Student Debt Management." Journal of Student Financial Aid, Vol. 13, No. 3, Fall 1983, pp. 33-38.

Suggestions for changes administrators can make to assist students in debt management include (1) administrator willingness to expand his/her role and help other officials accept the change; (2) establishment of programs in financial counseling, debt management, and debt counseling; and (3) exploration of creative ways to finance educational cost.

IV.B. Emmert, Mark. "The Well-Read Administrator: An Introduction to Public Administration Literature for Collegiate Middle Managers." Journal of Student Financial Aid, Vol. 11, No. 1, February 1981, pp. 31-36.

An introduction to the literature of public administration with the goal of assisting in the development of administrative abilities for practitioners of mid-level higher education administration is provided. The bibliography is divided by areas within this discipline and is prefaced by a brief description of each area.

IV.B. Ferguson, Josephine L. "Let's Listen to What College Presidents Think About Student Financial Aid." Journal of Student Financial Aid, Vol. 11, No. 3, November 1981, pp. 16-34.

This project was designed to ask presidents at 113 institutions what they believe about the role, function, and training of professional aid directors and at the same time compare the presidents' views with those of financial aid directors.

IV.B. Greenwood, Janet D. "The Emerging Role of Financial Aid Administrators." The VASFAA Journal, Vol. 2, Spring 1984, pp. 5-9.

Proposes a model of a role for the financial aid administrator as an active partner with the academic vice president, the admissions director, and college faculty for recruiting and retaining students.

IV.B. Johns, Kingston, Jr. "What Should a Regional Association do for its Members?" Journal of Student Financial Aid, Vol. 8, No. 2, May 1978, pp. 5-11.

According to the author, there are three categories of activities a regional association should conduct for its members. They are (1) organizational, administrative, and political activities; also activities labeled as (2) unfinished business, and (3) professional development and personal benefits.

IV.B. Kapsak, Kathryn A. "An Analysis of Differences in Salaries Among Male and Female Financial Aid Administrators." Journal of Student Financial Aid, Vol. 15, No. 2, Spring 1985, pp. 3-13.

This study indicates that female aid administrators generally have received lower salaries than male aid administrators. The data were gathered from the 1981-84 NASFAA surveys.

IV.B. McCormick, Joe L. "The Student Financial Aid Administrator and the Business Officer: A Management Team?" Journal of Student Financial Aid, Vol. 8, No. 2, May 1978, pp. 19-27.

In order to improve the effective interaction and teamwork of the aid administrator and business officer, each should improve management skills regarding human skills, technical skills, and conceptual skills. Activities for improved communication, information, procedures, interrelationships, and decision-making are outlined.

IV.B. NASFAA. Task Force on Minority Concerns Report to the National Council. Special Report #3. Washington, D.C.: NASFAA, 1982.

Presents results of a survey, and recommendations, focusing on the particular characteristics and needs of minority financial aid administrators.

IV.B. NASFAA. How to Prepare An Annual Report. Special Report #7. Washington, D.C.: NASFAA, 1984.
A review of annual reports, what they are, what they should include, their purpose and value in demonstrating the role student assistance programs play within the overall institutional setting.

IV.B. NASFAA. Updated Version: A Guide to the Development of a Manual of Institutional Financial Aid Policies and Procedures. Special Report #11. Washington, D.C.: NASFAA, 1985.
A review of the steps involved and techniques used to develop an institutional policy and procedures manual to assist in administering the financial aid office.

IV.B. Pennell, Karen L., and Ryan, Donald R. "NASFAA Training Survey: Training Needs of the Profession." Journal of Student Financial Aid, Vol. 15, No. 2, Spring 1985, pp. 24-28.
A survey to fifty state association presidents and six regional presidents in 1983 indicated that states and regions were interested in using training materials developed NASFAA.

IV.B. Peterson, Lee, and Holmes, Robert B. "Statewide Financial Aid Administrator Training--Phase One." Journal of Student Financial Aid, Vol. 10, No. 3, November 1980, pp. 22-32.
The State of Michigan Student Aid Agency and an advisory committee of practicing campus aid administrators developed a questionnaire to identify the current level of program awareness and perceived needs for further training that exist in Michigan campus aid communities. The questionnaire and an analysis of the survey are presented.

IV.B. Simmons, Barry W. "A Client-Centered Curriculum for an Institute for New Financial Aid Administrators." Journal of Student Financial Aid, Vol. 15, No. 2, Spring 1985, pp. 29-37.
This paper discusses the need for written material on the human aspect of financial aid administration, and describes a client-centered curriculum for a summer institute for beginning financial aid administrators.

SECTION V

V. Alford, Albert L. "The Education Amendments of 1976." American Education, Vol. 13, No. 1, January/February 1977, pp. 6-11.
Description of the provisions of the 1976 amendments to the Higher Education Act. Includes a summary of their impact on financial aid programs.

V. Blakey, William A. "Satisfactory Academic Progress: Who Cares and Why?" Career Training, Vol. 1, No. 4, Spring 1985, pp. 18-21.
The author states that postsecondary institutions must implement their own minimum academic progress requirements to avoid a potentially punitive legislative requirement. Various General Accounting Office reports concerned with student progress statistics are quoted.

V. Boucher, Rick. "Reauthorization of the Higher Education Act: The Battles to be Fought." The VASFAA Journal, Vol. 3, Spring 1985, pp. 5-10.
Gives a congressman's perspective of the political climate and issues surrounding the reauthorization of the Higher Education Act during 1984-85, including the challenge to the federal role in higher education and budget balancing agenda.

V. Brown, Roberta D. What Role (if any) Should the Federal Government Play in Providing Support to Institutions Whose Stress Problems Threaten Their Survival? AIR Forum 1982 Paper. (Paper presented at the Annual Forum of the Association for Institutional Research. 22nd, Denver, Colorado, May 16-19, 1982), 1982.
Public policy alternatives for colleges and universities with declining rates of enrollment and federal funding, and other problems caused by recent economic and political changes.

V. Brunner, Seth P., and Gladieux, Lawrence E. Student Aid and Tuition in Washington State. A Case Study of Federal-State Interaction. New York, New York: College Entrance Examinaton Board, 1979.
A report of postsecondary student-financing policies in Washington state, focusing on the interaction between federal and state student aid programs.

V. Budig, Gene A., and Hammond, Martine F. "For Better or Worse? The Uncertain Future of the State University." Phi Delta Kappan, Vol. 64, No. 9, May 1983, pp. 639-41.
The University of Nebraska, Lincoln chapter, surveyed academic officers at public universities and found they were concerned with how their institutions would continue to meet the financial needs of their students, and how young faculty members could obtain opportunities for growth.

V. California State Postsecondary Education Commission. Student Charges, Student Financial Aid, and Access to Postsecondary Education: A Report to the Governor and the Legislature in Response to Assembly Concurrent Resolution 81 (and Response to the Commission's Report). Sacramento, California: California State Postsecondary Education Commission, 1982.
Reports on the impact of increased student charges on access to public institutions of higher education in California. Includes a summary of state goals for postsecondary education, a review of past policies and a list of recommendations for future options.

V. Carr, David J. "New Directions for State Financial Aid Programs in Virginia: Policy Implications for the 1980s." The VASFAA Journal, Vol. 1, Spring 1983, pp. 13-21.
Traces the development of Virginia's statewide student aid programs from 1960 to 1983 and identifies several student aid issues likely to require attention in the next decade.

V. Casteen, John III. "Three Notes on the Financial Aid Provisions of the 1983 Amendments to the 1978 Virginia Plan for Equal Opportunity in State-supported Institutions." The VASFAA Journal, Vol. 1, Spring 1983, pp. 7-11.
Traces the evolution of the Commonwealth Incentive Grant to the Virginia Transfer Grant. Issues relating aid and minority enrollment in postsecondary education are discussed.

V. Comptroller General of the U.S. Inconsistencies in Awarding Financial Aid to Students Under Four Federal Programs. Report to the Congress of the United States by the Comptroller General. Washington, D.C.: Comptroller General of the U.S., 1979.
Four federal aid programs are investigated for inconsistencies in the equitable distribution of financial aid to needy college students. These programs are: SEOG, BEOG, College Work-Study, and NDSL.

V. Congressional Budget Office. Federal Aid to Postsecondary Students: Tax Allowances and Alternative Subsidies. Washington, D.C.: Congress of the U.S., 1978.
Discussion of education tax allowances for the expenses of higher education, particularly to middle income families.

V. Dorsey, Barry M. "Reauthorizing the Higher Education Act: Some Observations and Suggestions for Financial Aid Officers." The VASFAA Journal, Vol. 2, Spring 1984, pp. 7-22.
Examines the environment in which reauthorization is expected to occur, reviews the principal proposals for reauthorizing student aid programs, and offers observations about key issues for aid officers.

V. Doyle, Denis P., and Hartle, Terry W. "Facing the Fiscal Chopping Block." Change, Vol. 17, No. 4, July/August 1985, pp. 8-10, 54-56.
Federal student assistance has become a tangled thicket of programs and policies. It is complicated, fails to focus benefits on the neediest students, and is increasingly expensive. Complexity and cost, grants or loans, who should benefit from student assistance and who should pay, and reshaping student aid are discussed.

V. Education Commission of the States. ECS Policy: 1978 Student Assistance Recommendations. Denver, Colorado: Education Commission of the States, 1978.
Recommendations for state and federal policies on need-based student assistance. The importance of effective collaboration between state and federal level programs is emphasized.

V. Education Commission of the States. States and Student Aid. Denver, Colorado: Education Commission of the States, 1979.
A limited statistical report of student aid dollars categorized by state. Programs included are: BEOG, SEOG, SSIG, College Work Study, NDSL, GSL, and FISLP. Information is also included on certain state-level funding sources. Unless otherwise noted, all data are for the 1978-79 academic year.

V. Fenske, Robert, H., and Clark, Patricia L., eds. Renewing and Developing the Partnership: Federal/State/Campus Cooperation in Student Financial Aid. Iowa City, Iowa: American College Testing Program, 1981.
Summary of the 1980 Conference on Student Financial Aid. Topics discussed include the coordination of student aid policies by state and federal agencies, and administrative issues and problems encountered by financial aid administrators.

V. Ferrell, William R. "Cancelled Student Loans: Scholarships or Taxable Income?" Journal of Student Financial Aid, Vol. 8, No. 1, March 1978, pp. 17-21.
Since 1973, the Internal Revenue Service has consisered all educational loan cancellations, where specific duties or employment is required, as taxable income. Implications for students, the courts, and federal legislation are discussed.

V. Finn, Chester E., Jr. "Student Aid: Orderly and Equitable?" Change, Vol. 16, No. 8, November/December 1984, p. 62.
While the primary issue in the future of college student financial aid, pertaining especially to the role of the College Scholarship Service, is fairness in awarding aid in the context of extreme college aid competition, other issues include college quality and choice, who should pay for education, parental responsibility, educational self-regulation, and public policy.

V. Fishbein, Estelle A., and Blumer, Dennis H. Report of the Task Force on De-Regulation Initiatives. Washington, D.C.: National Association of College and University Attorneys, 1981.
In response to a request by the Presidential Task Force on Regulatory Relief, this commission report offers recommendations for reform of federal regulations concerning federal financial aid programs.

V. Ford, William D. "Send Us a Message." AGB Reports, Vol. 22, No. 4, July/August 1980, pp. 16-18.
The importance of communication between legislators and the public over issues relating to higher education is stressed by the Chairman of the House Subcommittee on Postsecondary Education.

V. Gladieux, Lawrence E., and Hansen, Janet S. The Federal Government, the States and Higher Education: Issues for the 1980s. New York, New York: College Entrance Examination Board, 1981.
This report explores the implications of federal financing of higher education for the states. The discussion centers on direct student assistance, where federal activity has increased most rapidly and where recent developments pose important policy questions for many states.

V. Gladieux, Lawrence E. The Use, Misuse, and Non-Use of Policy Research: Student Financial Aid. (Paper presented at the annual meeting of the American Educational Research Association, Montreal, Canada, April 11-15, 1983), 1983.
The rule of policy research studies on federal aid to college student, particularly in the growth of federal policies in the 1960s and the subsequent expansion of aid programs for middle income students is discussed.

V. Gladieux, Lawrence E. "The Use, Misuse, and Non-Use of Policy Research in Student Aid Policy-Making." Journal of Student Financial Aid, Vol. 13, No. 3, Fall 1983, pp. 13-17.
The uneven but significant role of policy research in forming federal student financial aid programs in the last 15 years is discussed and the implications for the reauthorization of the Higher Education Act in the mid-1980's are examined.

V. Gladieux, Lawrence E. "What Has Congress Wrought." Change, Vol. 12, No. 7, October 1980, pp. 25-31.
In 1980, the Higher Education Act was reauthorized, insuring appropriations for higher education for the succeeding five years. The new legislation increased allocations for higher education, but the concern is whether middle to high income students will benefit at the expense of the poor and neediest students.

V. Glover, Steve. "The Middle Income Squeeze." Journal of Student Financial Aid, Vol. 8, No. 1, March 1978, pp. 29-34.

Complaints about a middle income family's hardships in sending their children to private colleges and universities are examined. The difficulty may be attributable to a progressive College Scholarship Service (CSS) taxation rate schedule that causes larger proportionate reductions in the standard of living for some families than others.

V. Governor's Committee on Postsecondary Education. New Directions for Student Aid in Georgia. Atlanta, Georgia: Governor's Committee on Postsecondary Education, 1982.
A comprehensive set of recommended policies for the improvement of student financial aid programs in Georgia.

V. Governor's Committee on Postsecondary Education. Student Aid in Georgia: Outlook and Recommendations for the Mid-1980's. Atlanta, Georgia: Governor's Committee on Postsecondary Education, 1982.
Recommendations for the improvement of equity and efficiency in the administration of student financial aid in Georgia. Based on an assessment of present policies conducted by the Governor's Committee on Postsecondary Education.

V. Hadden, Douglass P. "Implications of New Financial Aid Regulations: The New York State Perspective." College and University. Vol. 55, No. 2, Winter 1980, pp. 144-155.
Examines the effects of the federal government's Education Amendments of 1976 on student financial aid regulations in New York state, increasing the already heavy administrative burden in institutional management of student financial aid programs.

V. Hall, Dan. "New Rules and New Players in the Game." Change, Vol. 16, No. 8, November/December 1984, pp. 35-37.
The financial aid allocation power structure emerging in recent years has created a new freedom of choice for aid petitioners, but differing purposes and goals of aid sources will only complicate the existing diversification and competition in higher education. The principle issue is still availability of aid for future students.

V. Hansen, Janet S., and Gladieux, Lawrence E. Middle-Income Students: A New Target for Federal Aid? Tax Credits and Student Assistance Programs. Washington, D.C.: College Entrance Examination Board, 1978.
A review of two programs being considered by Congress to aid middle-income college students. First, the expansion of existing financial aid programs in order to include a higher income scale, and secondly, the legislation of a new system of federal income tax credits for tuition and other college costs.

V. Hiett, Joe H. Government and Higher Education in Florida. Part One: State Supported Student Financial Aid. Cambridge, Massachusetts: Sloan Commission on Government and Higher Education, 1978.
Reviews changes in the allocation and management of student financial aid in Florida since the centralization of these programs in 1969. Examines the relationship between higher education and the state government.

V. "A Higher Education Agenda for the 97th Congress." Educational Record, Vol. 62, No. 2, Spring 1981, pp. 9-17.
This legislative agenda was prepared to identify items of special concern to the higher education community that were considered by the 97th Congress. It suggested areas of top priority and recommended action to be taken.

V. Hyde, William D. Jr., ed. Issues in Postsecondary Education Finance: Summaries of Six Issues. Report No. F78-2. Denver, Colorado: Education Commission of the States, 1978.
Summaries of six papers presented at a conference sponsored by the Finance Center of the Education Commission of the States. Issues addressed include the impact of social and demographic change on funding, equity in financing higher education, the impact of financial aid on student enrollment decisions, and the relationship between public funding and private institutions.

V. Ihlanfeldt, William. "Dilemma of Student Aid." AGB Reports, Vol. 24, No. 4, July/August 1982, pp. 23-29, 32-33.
Description of the Illinois Higher Education Loan Authority, a program providing financial assistance to students. This program is used to illustrate policy dilemmas concerning the type and amount of revenue sources and expenditures, and the role of both the institution and the federal government in providing aid.

V. Jenkins, Robin E. "Student Financial Aid Deregulation: Rhetoric or Reality?" Business Officer, May 1982, pp. 18-19.
Highlights the regulatory and communications quandry surrounding the student aid programs in areas including Pell Grant validation requirements, program reviews and fiscal audits. The question of whether student aid deregulation is a reality is examined in the context of stricter regulations, policy interpretations and poor communication.

V. Jung, Stephan M., and others. A Study of State Oversight in California Postsecondary Education. Final Technical Report. Palo Alto, California: American Institute for Research in the Behavioral Sciences, 1977.
A study of distribution problems in federal student financial aid programs. Includes an examination of the strengths and weaknesses of state laws and enforcement policies designed to protect students from unfair or abusive institutional practices. Also contains recommendations to aid state officials in improving their enforcement of such aid programs. Includes reference list and appendixes.

V. Kelly, Robert N. "The New Delivery System: A Voice for Caution." Journal of Student Financial Aid, Vol. 7, No. 1, February 1977, pp. 35-44.
The new system is based upon recommendations of the Keppel Task Force and the concept of the federal-state-institutional partnership. There are obstacles, however, regarding the division between the Administration and Congress as to policy, the determination of goals for student assistance, the different constituencies to be served and budgetary restraints.

V. Lee, John B. The Distribution of Student Financial Aid: Trends Among the Postsecondary Sectors. Washington, D.C.: American Council on Education, June 1985.
Discusses trends which show that available federal aid funds have not grown in relation to demand and have been spread over a greater number of students. Average grants have decreased, loans have increased and the beneficiaries of federal grant aid are from increasingly low income backgrounds.

V. Lee, John B., and others. State Student Incentive Grant Program: Issues in Partnership. Denver, Colorado: Education Commission of the States, 1980.
The relationship between state and federal student financial aid agencies is analyzed, with particular attention to the State Student Incentive Grant Program.

V. Longanecker, David, and others. Federal Student Assistance: Issues and Options. Budget Issue Paper for Fiscal Year 1981. Washington, D.C.: Congress of the U.S., Congressional Budget Office, 1980.
Reviews the ways in which future legislative policies for higher education must balance the costs of implementing the Middle Income Student Assistance Act and the increased pressures to reduce federal expenditures.

V. McCormick, Joe L. State Allocation Formulas for Campus-based Federal Student Aid Programs: A Descriptive Study. Iowa City, Iowa: American College Testing Program, 1978.
Examines how effective existing state allotment formulas are in providing an equitable distribution of federal student aid dollars.

V. McNett, Ian, and others. Early Alert: The Impact of Federal Education Cutbacks on the States. Washington, D.C.: Institute for Educational Leadership, 1982.
Five alumni of the Journalism Fellowship Program of the Institute for Educational Leadership assess the effects of the Reagan Adminstration's policies on state education in Washington, Massachusetts, Nebraska, Texas and Wisconsin. Includes information on the effects of budget cutbacks on elementary, secondary and higher education.

V. Malen, Betty. "Enacting Tuition Tax Credit Deduction Statutes in Minnesota." Journal of Education Finance, Vol. 11, No. 1, Summer 1985, pp. 1-28.
Identifies the political forces affecting state decision making during four Minnesota legislative sessions--1955, 1971, 1976, and 1981--that either passed or retained measures for private school tax deductions. The study focuses on the central features of the legislative process and the implications of those features for education policymaking.

V. Milliken, Christine Topping. A Guide to Tax Policy and Higher Education. An Analysis of Tuition Tax Credits, Tax Savings Plans, Vouchers and Independent Higher Education. Tax Policy Papers: 1981, Issue I. Washington, D.C.: National Institute of Independent Colleges and Universities, January 1981.
Explores the details and policy implications of various tuition tax credit proposals, identifies advantages and disadvantages of tax savings plans and discusses the concepts of voucher plans.

V. National Association of Independent Colleges and Universities. Federal Student Assistance and Categorical Programs, 1980 Edition. Washington, D.C.: National Association of Independent Colleges and Universities, 1980.
A listing of federal financial assistance programs administered by the Department of Education and other federal departments. This analysis includes program descriptions and the administration's recommended budget request for fiscal year 1981.

V. National Institute of Independent Colleges and Universities. Federal Student Assistance Programs. Research materials for the Eighth Annual Meeting. Washington, D.C.: National Institute of Independent Colleges and Universities, 1984.
Contains summarized funding data on selected federal student assistance programs, and for most programs, an analysis of the distribution of funding by sector, type of institution, and state is presented.

V. Noetzel, Michael. "Federal Appropriations Tops List of Student Aid Concerns." Business Officer, September 1985, pp. 20-21.
Results of a survey to assess and evaluate specific areas of student financial aid indicate that stable funding of the student aid programs is of significant concern to business officers. In addition, issues related to management and operation of student aid are also of high priority to business officers.

V. Peterson, Phillip L. The Impact of Federal Funds on Higher Education. Florida: National Science Foundation, 1978.
An examination of federal rules and regulations related to funding sources, and problems, with compliance and administration. Proposed changes for improving the relationship between the federal government and the higher education system are included.

V. Phillips, John D. Policy Issues, the Federal Government, and Diversity. Denver, Colorado: Education Commission of the States, Inservice Education Program, 1978.
Paper presented at a seminar for state leaders in postsecondary education. Examines the relationship between the federal role in subsidizing higher education and ideals of state and institutional autonomy. Advocates the expansion of state aid programs for students.

V. Ream, James A. "State Appropriations: Drought Warning." Case Currents, Vol. 7, No. 7, July/August 1981, pp. 6-8.
Discusses the decrease in the level of state funding for higher education due to inflation, recession and limited stated revenues and methods of political action to reverse this downward trend.

V. Saurman, Frank S., and Riccucci, Norma M. "What Are the Alternatives to Financing Students in Higher Education during a Period of Retrenchment?" Journal of Student Financial Aid, Vol. 13, No. 2, Spring 1983, pp. 35-43.
Cutbacks and changes in federal commitment to student financial aid programs are outlined, and examples of alternatives to traditional sources for aid funds are discussed. Examples include institutional investment policies, state programs, community-based funding, a national tax-exempt funding vehicle, and educational savings plans.

V. Shulman, Carol Herrnstadt. Reauthorizing The Higher Education Act of 1965. AAHE-ERIC/Higher Education Research Currents, November 1979. Washington, D.C.: American Association for Higher Education, 1979.
Discussion of the Congressional debate over modification and reform of Title IV, Student Assistance of the Higher Education Act of 1965. This section deals with the federal philosophy of equal access regardless of financial need, and includes the BEOG, NDSL, and GSL programs.

V. Sloan Commission on Government and Higher Education. A Program for Renewed Partnership. The Report of the Sloan Commission on Government and Higher Education--An Overview. Cambridge, Massachusetts: Sloan Commission on Government and Higher Education, 1980.

Recommendations of a 1979 study to examine the issue of government influence on postsecondary education. In particular, this report emphasizes two methods of reform: the creation of a central enforcement agency for the administration of equal opportunity laws; and the reform of federal aid programs in order to insure that grants are reserved for needy students while loans are made available to all income groups.

V. Smith, Patrica, and Kent, Laura, eds. The Impact of the Basic Grant Programs on the States. Washington, D.C.: American Council on Education, Policy Analysis Service, 1977.
A report of a seminar held by the Policy Analysis Service involving state and federal student aid officials, representatives of higher education institutions and analyst-researchers. This report is a condensed and edited version of the seminar, but does include transcripts of participants' discussions.

V. Stampen, Jacob O. "Evaluating Student Aid in a Political Advocacy System: In Search of a Better Way." Journal of Student Financial Aid, Vol. 14, No. 3, Fall 1984, pp. 3-18.
The state of evaluation is reviewed and it is suggested that problems lie not only in the political advocacy process through which policy is made, but also in the way evaluators have approached their tasks and presented their results. A project at the University of Wisconsin, Madison is described.

V. Stedman, Jim. Federal Student Assistance Legislative History, 95th Congress 2nd Session, Report No. 79-6 EPW. Washington, D.C.: Congressional Research Service, 1979.
A chronology of tuition tax credit legislation and a series of amendments to existing federal student aid programs during the second session of the 95th Congress.

V. Thackrey, Russell I. "Some Things You May Want to Know about Tuition Tax Credits." Phi Delta Kappan, Vol. 66, No. 1, September 1984, pp. 62-65.
The propositions for tuition tax credits have changed since the fifties. The bill (SB 528), the major issues and their implications are reviewed.

V. Thompson, Frederick, and Jones, L. R. "Distributional Equity in Student Subsidies for Higher Education in California." Journal of Student Financial Aid, Vol. 9, No. 2, May 1979, pp. 29-36.
In response to Lee Hansen and Burton Weisbrod's study conducted over a decade ago, California policy has attempted to shift a greater portion of the burden of support for higher education from lower income families. A recent reexamination of the study by Joseph McGuire that disputes the original study is challenged.

V. Tolo, Kenneth W. Higher Education in Texas: Student Aid and Governance, Working Paper. Cambridge, Massachusetts: Sloan Commission on Government and Higher Education, 1978.
Examination of current issues and problems facing higher education in the state of Texas, particularly the debate over the government's responsibilities and obligations in funding and financial aid.

V. Van Dusen, William D. "The Coming Crisis in Student Aid: Report of the 1978 Aspen Institute Conference on Student Aid Policy." Journal of Student Financial Aid, Vol. 9, No. 1, February 1979, pp. 3-18.
The Conference considered some policy issues related to the goals and funding methods of student financial aid programs, which federal and state governments shall address.

V. Ward, Cynthia V. L. "School Finance Project Opinion Survey." Journal of Education Finance, Vol. 6, No. 4, Spring 1981, pp. 505-11.
Results of a national opinion survey on the federal government's role in the funding and management of private higher education.

V. Wilson, Robert A., ed. Responses to Fiscal Stress in Higher Education. Tucson, Arizona: Arizona University Center for the Study of Higher Education, 1982.
Papers from a 1981 University of Arizona conference on state and institutional responses to recent financial shortages for higher education funding due to government policies and economic conditions.

V. Windham, Douglas M. "Federal Financial Aid Policy: The Case of the Pell Grant Quality Control Study." Review of Higher Education, Vol. 7, No. 4, Summer 1984, pp. 397-410.
Policy analysis issues in a recent study of quality control in the Pell Grant delivery system are reviewed, and the validity of the findings as reported is discussed. The study's design and implementation, derivation and presentation of findings, and relevance of the findings to the study's policy recommendations are examined.

V. Yi, Peggy S., and others. The Impact of Cut Backs in Federal Financial Aid. SAIR Conference Paper. (Paper presented at the annual conference of the Southern Association for Institutional Research. Birmingham, Alabama, October 28-29, 1982), 1982.
A study of the effect of federal aid cutbacks on enrollment at West Virginia University. Changes in the total number of awards and the average amount of each award are listed for each of the five federal student assistance programs.

SECTION VI

VI. American Association of State Colleges and Universities. Early Planning for College Costs: A Guide for Parents. Washington, D.C.: American Association of State Colleges and Universities, May, 1984.
This "how-to" guide describes ways to finance tuition through effective personal financial planning and compares nine different planning techniques.

VI. American Association of State Colleges and Universities. Enrollment Trends and College Costs. Washington, D.C.: American Association of State Colleges and Universities, February, 1980.
An analysis of state college and university enrollments evaluating the impact of tuition and inflation, student aid, expiration of veterans' benefits, institutional location, and the employment rate. Identifies college costs as the most influential factor affecting attendance.

VI. American Council on Education. The National Commission on Student Financial Assistance: A Summary of its Recommendations. Washington, D.C.: American Council on Education, January 1984.
A brief summary of the Commission reports with the most salient conclusions and recommendations.

VI. Andersen, Charles J. Financial Aid for Full-Time Undergraduates. Higher Education Panel Report #60. Washington, D.C.: American Council on Education, April 1984.

This survey gathered data to describe the level and composition of student financial aid for undergraduates. It provides estimates for the number of undergraduates who received aid, the total amount they received, the distribution of aided students by their families' income level, the composition of their aid packages and the use of computers in financial aid administration.

VI. Anderson, Laura. Southern Higher Education and the 1977 State Legislatures. Regional Spotlight Vol XXI, No. 1. Atlanta, Georgia: Southern Regional Education Board, 1977.
A report on the status of legislative appropriations for southern higher education in 1977. Budget increases ranged from 6 to 26 percent, with most of the monies being absorbed by existing programs, including financial aid policies.

VI. Augenblick, John, and Hyde, William D., Jr. Patterns of Funding, Net Price and Financial Need for Postsecondary Education Students: Differences Among States, Institutional Sectors and Income Groups. Report F79-X. Denver, Colorado: Educational Commission of the States, Education Finance Center, 1979.
Descriptive data are provided on the difference found among states, institutional types and income groups with respect to student costs and sources of funding.

VI. Balz, Frank J., and Bentley, Richard. The Corporate Investment in Higher Education. State and National Trends in Gift and Tax Support. Washington, D.C.: The National Institute of Independent Colleges and Universities, December 1985.
This study looks at the growth of total corporate support for higher education. Findings are drawn from an analysis of national trends in corporate gift and tax support between 1979-80 and 1983-84.

VI Bauske, David R. "Developing New Sources of Student Financial Aid." New Directions for Community Colleges, Vol. 13, No. 2, June 1985, pp. 43-52.
Examines trends in financial aid funding and the impact of current funding levels. Suggests that community colleges consider using local sources of financial aid funding, such as business and industry, community organizations, foundations, unions, interested citizens, and alumni. Discusses alternatives to expanded aid.

VI. Berve, Nancy M., ed. State Support of Higher Education: Programs in Operation or Approved in the 50 States and D.C. as of January 1, 1981 and January 1, 1982. Denver, Colorado: Education Commission of the States, 1982.
Data on state-supported financial aid programs for the 1981 and 1982 fiscal years includes a listing of total funding amounts and distribution rates. Programs are divided into categories based on their targeted aid groups.

VI. Botsford, Keith. The Tuition Advance Fund: An Analysis Prepared for Boston University. Washington, D.C.: National Association of Independent Colleges and Universities, 1978.
Three models for analyzing the University's Tuition Advance Fund are examined. Analysis is based on enrollment, price and repayment schedules, which depend on income projections.

VI. Bottenfield, Jack L. Financing Small/Rural Community Colleges. (Paper presented at the National Conference on Small/Rural Colleges Blacksburg, Virginia, August 3-5, 1978), 1978.

Examines the need for states to identify and appropriately finance the special needs of small/rural community colleges, in order to insure adequate access, provide occupational and vocational programs, and maintain low tuition costs.

VI. Boyd, Joseph D. Case Study: Illinois. Denver, Colorado: Education Commission of the States, Inservice Education Program, 1978.
Paper presented at a seminar for state leaders in postsecondary education. Describes student financial aid policies and programs in Illinois.

VI. Boyer, Ernest L., and others. Rising Costs in Education: The Federal Response? AEI Forums. Washington, D.C. American Enterprise Institute for Public Policy Research, 1978.
An edited transcript of a debate between supporters of two conflicting federal policies: the proposed tuition tax credits in the Packwood-Moynihan bill, and the Carter Administration's proposal to expand existing federal aid programs.

VI. College Entrance Examination Board. Tax Breaks for College: Current and Proposed Tax Provisions That Help Families Meet College Costs. Washington, D.C.: College Entrance Examination Board, 1984.
Examines and evaluates current and proposed tax provisions that directly or indirectly benefit a family's financing of college costs by reducing a family's tax liability.

VI. Davies, Gordon K. "A Program to Ensure Educational Opportunity to Virginia's Workforce." The VASFAA Journal, Vol. 2, Spring 1984, pp. 11-15.
Outlines a proposal for providing increased access to higher education for older adults through a program of higher education "credits" for members of Virginia's work force. Under this proposed program, a person would earn one year's tuition and fees at a state supported college or university for every seven years of full-time work.

VI. Deitch, Kenneth M. Pricing and Financial Aid in American Higher Education: Some Interactions. Preliminary Draft. Cambridge, Massachusetts: Sloan Commission on Government and Higher Education, 1978.
Issues relating to student financial aid and aid policies, and discussion of the economic outlook for higher education as related to enrollment trends, rising costs and decreased levels of government subsidies. Includes a discussion of the economic burden of college costs on the middle-income family.

VI. Deitch, Kenneth M. When Does An Increase in the Cost of Education Lead to an Increase in a BEOG? A Note. Cambridge, Massachusetts: Sloan Commission Report on Government and Higher Education, 1979.
Uses a diagram of BEOG award amounts and tuition levels to illustrate that colleges and universities may be able to increase their receipt of BEOG Program money at the federal government's expense by raising their tuition rates.

VI. Dickmeyer, Nathan; Wessels, John; and Coldren, Sharon L. Institutionally Funded Student Financial Aid. Washington, D.C.: American Council on Education, 1981.
This study is directed to financial aid policy makers who devise and evaluate financial aid programs for higher education. The work discusses how institutions use financial aid derived from institutional funds, especially unrestricted general funds.

VI. Gillespie, Donald A., and Carlson, Nancy. Trends in Student Aid, 1963 to 1983. Washington, D.C.: College Entrance Examination Board, 1983.
This report summarizes 20 years of statistics on financial assistance for college students, providing historical and current information on sources, forms, and amounts of aid. The report traces the growth in aid over the 20-year period and shows this growth in relation to inflation, college costs, family income, enrollment, and other factors.

VI. Hearn, James C., and Longanecker, David. "Enrollment Effects of Alternative Postsecondary Pricing Policies." Journal of Higher Education, Vol. 56, No. 5, September/October 1985, pp. 485-508.
The effect on enrollment of two methods of financing public postsecondary education--blanket and targeted subsidies--is reviewed. Although targeted subsidies generally promote efficiency and equity, three reservations about their assumed effects on enrollment are discussed.

VI. Henry, Joe B. "Further Resources." New Directions for Institutional Research: No. 25 (The Impact of Student Financial Aid on Institutions), Vol 7, No. 1, 1980, pp. 103-5.
Additional resources for those interested in research on student financial aid and postsecondary financing issues are presented.

VI. Hexter, Holly. Grants Versus Loans: Recent Proposals for Change in Student Aid Policy in Great Britain. Washington, D.C.: American Council on Education, June 1985.
This paper offers a brief review of Great Britain's recent experience in financing students. It notes some commonalities with the United States in basic philosophy, but significant programmatic differences.

VI. Hines, Edward, and others. State Support of Higher Education: Appropriations Viewed in Relation to Personal Income. Normal, Illinois: Illinois State University, College of Education, 1982.
The relationship between state tax appropriations and aggregate state personal income for 1970-71 and 1980-81. States are ranked according to these two factors, and indexed according to their level of state support for higher education.

VI. Jonsen, Richard W. State Policies and Programmatic Implementation. Denver, Colorado: Education Commission of the States, Inservice Education Program, 1978.
Paper presented at a seminar for state leaders in postsecondary education. Explores the relationship between the public and private sectors of higher education, especially as related to financial planning issues and student aid.

VI. Leslie, Larry L. "The Financial Prospects for Higher Education in the 1980s." Journal of Higher Education, Vol. 51, No. 1, January/ February 1980, pp. 1-17.
The financial future for higher education in the 1980s is not as gloomy as it may appear, based on the analysis of several variables, including the level of government support, level of institutional revenue and the level of expenditures per student at postsecondary institutions.

VI. Leslie, Larry L. The Role of Public Student Aid in Financing Private Higher Education, Topical Paper No. 10. Tucson, Arizona: Arizona University, College of Education, 1978.
This paper, intended for policy makers and financial analysts, discusses the consequences of direct aid to students at private colleges and universities.

VI. MacDonald, Douglas S. Alternative Tuition Systems. ERIC/Higher Education Research Report No. 6 Washington D.C.: George Washington University, ERIC Clearinghouse on Higher Education, 1977.
A review of alternative tuition systems proposed and used by colleges, universities, states and the Federal government in attempting to aid families with escalating tuition costs. Tuition surcharge plans, reapportionment of financial responsibility and institutionally-based alternative tuition plans are discussed. Several state, federal and regional alternative plans and reciprocity programs are included.

VI. McGuire, Edward. Case Study: Pennsylvania. Denver, Colorado: Eduation Commission of the States, Inservice Education Program, 1978.
Paper presented at a seminar for state leaders in postsecondary education. Financial support in Pennsylvania to both public and private colleges is reviewed. Efforts are intended to insure both access and choice through direct grants and loans.

VI. Miller, Scott E. "College Costs: How Do Families Pay?" Educational Record, Vol. 66, No. 3, Summer 1985, pp. 40-43.
Examples of financial aid packages and family financial support strategies for low- and middle-income families are provided to illustrate the variety of approaches to financing higher education. The discussion is based on two recent American Council on Education reports.

VI. Miller, Scott E. Incentives for Savings. Washington, D.C.: American Council on Education, 1985.
In this paper, new alternatives in the design of the student aid programs are evaluated and discussed. Various approaches to enhancing the degree to which parents and students are able to save for postsecondary costs are reviewed.

VI. Minter, W. John, and Bowen, Howard R. Independent Higher Education. Fourth Annual Report on Financial and Educational Trends in the Independent Sector of American Higher Education. Washington, D.C.: National Association of Independent Colleges and Universities, 1978.
Using the results of a study of a sample of 135 independent colleges and universities, trend data is presented to show findings for the independent sector as a whole in the following areas: enrollment, faculty and other staff, educational program, operating revenues and expenditures, student financial aid, and assets, liabilities and net worth. In addition, data is presented on the condition of sampled institutions individually, and findings by type of institution surveyed.

VI. National Institute of Independent Colleges and Universities. A National Study on Parental Savings for Children's Higher Education Expenses. Washington, D.C.: National Institute of Independent Colleges and Universities, August, 1984.
Results of a nationwide cross section of the population to determine the plans parents have for sending their pre-college age children to college and their plans for financing their children's education. Findings in specific areas include college expectation, college financing, and incentives for saving.

VI. Ostar, Allan W. The Effects of Inflation and Pricing Policies on College Enrollments. Washington, D.C.: American Association of State Colleges and Universities, 1978.

A discussion of the negative effect of rising college costs on student opportunity and access. Emphasis is on federal and state solutions that would hold college costs down, rather than on policies and programs designed to help students cope with rising costs.

VI. Pelham, Peter, and Fadil, Virginia Ann. A Survey of Public Policy Priorities at Independent Two-Year Colleges. Washington, D.C.: National Association of Independent Colleges and Universities, 1977.

Tabular data and analyses of the results of a survey of 171 college presidents. Its purpose was to determine the major public policy issues at independent two-year institutions. The survey covers student financial aid programs, institutional grants for research and development, and grants to offset federal compliance costs. Data on the institutions' characteristics are also included.

VI. Richardson, Richard C., and Leslie, Larry L. The Impossible Dream? FinancingCommunity Colleges' Evolving Mission. "Horizons Issues" Monograph Series. Washington, D.C.: American Association of Community and Junior Colleges, 1980.

Discussion of the conflict between funding limits and the growth of the community college system, including the inadequacy of financial aid programs to meet the needs of the large number of non-traditional students at community colleges.

VI. Rothbard, Richard. Report of the Committee for Public Higher Education, Inc. Based on "The Cost of Tuition: A Study of the City University of New York". New York, New York: Committee for Public Higher Education, Inc., 1982.

Proposed recommendation for the elimination of tuition costs in the City University of New York system is analyzed. Also includes a research report on financial conditions and policies at CUNY by Richard Rothbard.

VI. Ruyle, Janet H., and Glenny, Lyman A. State Budgeting for Higher Education: Trends in State Revenue Appropriations from 1968 to 1977. Berkeley, California: Center for the Study of Higher Education, California University, 1978.

Results of a decade-long study of state spending for higher education, including appropriations for financial aid programs.

VI. Southern Regional Education Board. Southern Higher Education Legislative Report, 1977. A Summary of State Legislation in 1977 Affecting Higher Education in the South. Atlanta, Georgia: Southern Regional Education Board, 1977.

A summary of state legislative activity concerning budgeting monies for higher education in the following states: Alabama, Arkansas, Florida, Georgia, Louisiana, Maryland, Mississippi, North Carolina, South Carolina, Tennessee, Texas, Virginia, and West Virginia. Information on state assistance for tuition and tuition waivers is included.

VI. Spies, Richard R. Private Colleges: Are They Pricing Themselves Out of the Market. (Speech presented to the College Board Annual Meeting October 30, 1978; Based on a study sponsored by the Consortium on Financing Higher Education), 1978.

An analysis of actual application patterns of high-ability students indicates that colleges and universities are not pricing themselves out of the market. Despite substantial increases in tuition and fees over the past several years, the major determinant of college choice for these students continues to be an institution's academic quality, regardless of an individuals' income level.

VI. Thrift, Julianne Still, and Toppe, Christopher M. Paying For College: Trends in Student Financial Aid at Independent Colleges and Universities. Washington, D.C.: National Institute of Independent Colleges and Universities, 1985.
This report focuses on sources of funding for students and their parents, with an emphasis on the use of student financial aid programs in permitting students to attend private colleges and universities in the U.S. The data are based on NIICU's Student Aid Recipient Data Bank, a random sample of actual student financial records examined within a stratified random sample of all independent non-profit colleges and universities.

VI. Thrift, Julianne Still, and Toppe, Christopher M. Paying for College: Trends in Student Financial Aid at Independent Colleges and Universities. Detailed Findings. Washington, D.C.: The National Institute of Independent Colleges and Universities, 1985.
Presents detailed findings on how students cover the costs of their education, how the various forms of student aid are distributed, and how the utilization of aid has changed.

VI. Trani, Eugene P. Higher Education in Nebraska: A Report Prepared for the Sloan Commission on Government and Higher Education. Cambridge, Massachusetts: Sloan Commission on Government and Higher Education, 1978.
A detailed discussion of the history and present condition of higher education in the state of Nebraska. This report places emphasis on the role of the state government as the central authority for the determination of administrative policies towards funding and financial aid programs.

VI. Van Alstyne, Carol, and Coldren, Sharon L. "Issues and Dollars." AGB Reports. Vol. 79, No. 2, March/April 1977, pp. 6-11.
Report of revenue sources and expenditures for higher education, including financial aid programs. Presents problems and future trends in enrollment and higher education funding.

VI. Viehland, Dennis, and others. Indexing Tuition and Fees to Cost of Education: Implications for State Policy. Boulder, Colorado: Western Interstate Commission for Higher Education, 1980.
Discussion of proposals for the development of a system of tuition and fee indexing, to insure that a fixed portion of future college cost increases will be covered by student sources.

VI. Weathersby, George B., and Jacobs, Frederic. Institutional Goals and Student Costs. ERIC/Higher Education Research Report No. 2. Washington, D.C.: American Association for Higher Education, 1977.
This monograph considers the relationship of institutional goals to student costs. It is hypothesized that in the future if institutional goals differ substantively from student objectives, students' willingness to pay the cost of meeting those institutional goals will lessen unless accommodations are made.

VI. Weinberg, Ira. Financing Higher Education in 1980's and Beyond. New York, New York: Fordham University at Lincoln Center, 1978.
An analysis of the status of higher education financing, and the need for additional funds for both institutions and students. This paper proposes a combination of government bonds, low-interest loans to students, and differential tuition pricing by institutions.

VI. Wharton, James H. Observations on Higher Education in Louisiana: Student Financial Aid and Governance. Cambridge, Massachusetts: Sloan Commission on Government and Higher Education, 1978.

The current state of higher education in the state of Louisiana, including the issues of student financial assistance and government subsidies.

VI. Woodbury, Kenneth. "Fair Share of Funding Unmet Goals for Colleges." Community and Junior College Journal, Vol. 53, No. 6, March 1983, pp. 22-5, 28.

Public community colleges have been one of the most cost-effective sectors of higher education; however, they have consistently received a tiny portion of the money and tax supports that private colleges receive. Public policy should be re-examined to redress the inequities, especially in the tax suppport sector.

VI. Yanikoski, Richard A., and Wilson, Richard F. "Differential Pricing of Undergraduate Education." Journal of Higher Education, Vol. 55, No. 6, November/December 1984, pp. 735-750.

The concept of differential pricing and its current application in undergraduate education are examined, particularly differentiating tuition by program at the upper-division level. Differential pricing is proposed as a policy that can benefit both students and institutions.

SECTION VII

VII.A. Albright, Brenda. "Effects of Enrollment, Admissions, Remediation, and Tuition Policies on Quality." New Directions for Higher Education, Vol. 12, No. 4, December 1984, pp. 87-99.

Most states are likely to implement new funding priorities in the next few years. To ensure that the budget system will provide incentives for a high-quality, high-access system, states should take a comprehensive look at their current funding policies to see whether they are providing incentives for improved quality, access, and efficient operation.

VII.A. American Association of State Colleges and Universities. Low Tuition Factbook: Eight Basic Facts about Tuition and Educational Opportunity. Washington, D.C.: American Association of State Colleges and Universities, October 1983.

Eight well-documented and statistically supported statements about the relationship between tuition and college access. Includes information on family income, enrollments, student aid, and demography.

VII.A. Anderson, Carol H., and others. "The Uses of Institutional Financial Aid as a Marketing Incentive in Higher Education." Journal of Student Financial Aid, Vol. 15, No. 3, Fall 1985, pp. 19-30.

Current policies and practices in Illinois colleges and universities in using institutional financial aid for student recruitment means are discussed, and sources and types of aid for specific student target groups are examined.

VII.A. Applied Management Sciences, Inc. Study of the Impact of the Middle Income Student Assistance Act (MISAA). Final Report. Silver Spring, Maryland: Applied Management Sciences, Inc., 1980.

Studies the impact of the MISAA on the distribution of financial aid to middle income students.

VII.A. Astin, Alexander W., and others. SISFAP--Study A. The Impact of Student Financial Aid Programs on Student Choice. Final Report. Washington, D.C.: Office of Planning, Division of Postsecondary Education Programs, 1980.
First-time freshmen, enrolled fall of 1975, were followed up in fall 1977 to determine the affect of financial aid on their college persistence.

VII.A. Astin, H. S., and Cross, K. P. Student Financial Aid and Persistence in College. Los Angeles, California: Higher Education Research Institute, 1979.
Longitudinal data were analyzed to determine the impact of financial aid on student persistence. The data were obtained from 40,515 students who entered college as first-time freshmen in fall 1975. These students were followed up in fall 1977 in order to study their progress in college and find out whether financial aid had affected their persistence.

VII.A. Atelsek, Frank J., and Gomberg, Irene L. Estimated Number of Student Aid Recipients, 1976-77. Higher Education Panel Reports, No. 36. Washington, D.C.: American Council on Education, Higher Education Panel, 1977.
A survey of student aid programs and recipients representative of those at 3,000 institutions. Five federally sponsored programs are covered: Basic Educational Opportunity Grant; Supplemental Educational Opportunity Grant; College Work-Study; National Direct Student Loan; and Guaranteed Student Loan. Aid distribution was analyzed by students' sex, racial or ethnic group, enrollment status and income.

VII.A. Baker, William H. "Student Concerns in the 1980s." Tennessee Education, Vol. 11, No. 1, Spring 1981, pp. 19-21.
Examines college students' attitudes, beliefs and concerns about the current state of higher education. High college costs, and funding sources of financial aid are topics of primary concern.

VII.A. Barks, Jeffrey A. "Parental Contributions for Higher Education: An Analysis of Expected and Reported Contributions." Journal of Education Finance, Vol. 5, No. 1, Summer 1979, pp. 87-101.
Analysis of ratio variations between parents in different income levels in relation to their contributions toward meeting higher education expenses.

VII.A. Bennett, William, and Grothe, Barbara. "Implementation of an Academic Progress Policy at a Public Urban University: A Review After Four Years." Journal of Student Financial Aid, Vol. 12, No. 1, February 1982, pp. 33-39.
The 1976 Higher Education Amendment introduced "academic progress" to federal financial aid legislation, requiring recipients to satisfactorily progress towards a degree. Cleveland State University studied the program it had implemented and found it a successful one benefiting students and the University.

VII.A. Bhella, Surjit K., and Huba, Mary E. "Student Part-Time Jobs: The Relationship Between Type of Job and Academic Performance." Journal of Student Financial Aid, Vol. 12, No. 3, November 1982, pp. 22-27.

The relationship between type of work (work-study, university employment, and food service) and academic performance was examined to determine whether students with different types of jobs at Iowa State differed in their cumulative gradepoint averages. They did not differ among themselves or from the nonworking students.

VII.A. Bob, Sharon. "The Myth of Equality: Financial Support for Males and Females." Journal of College Student Personnel, Vol. 18, No. 3, May 1977, pp. 235-238.
Description and results of a study designed to investigate patterns of family financial support for male and female siblings and the effects on college attendance patterns and subsequent student financial assistance.

VII.A. Boyd, Joseph D., and others. "Trends in Meeting College Costs Over the Past Ten Years." Journal of Student Financial Aid, Vol. 8, No. 3, November 1978, pp. 5-17.
Data from the Illinois State Scholarship Commission studies on how award winners use the money to meet college costs were reported and analyzed. Trends showed changes have occured, and that decisions regarding student aid have a direct impact on access to and choice of colleges.

VII.A. Brown, Kenneth G. Dropout Rates: A Longitudinal Analysis of Student Loan Users Compared with Users of Other Forms of Financial Assistance. AIR Forum 1980 Paper. (Paper presented at the Annual Forum of the Association for Institutional Research 20th, Atlanta, Georgia, April 27-May 1, 1980), 1980.
Comparison of the drop-out rates for recipients of student loans and users of other forms of financial aid. Data is from the National Longitudinal Study of the High School Class of 1972, with analyses of drop-out rates for 1972-74.

VII.A. Brown, Robert D., and Heath, Howard. "An Investigation of Sex Discrimination in the Awarding of Financial Aid to College Students." Research in Higher Education, Vol. 6, No. 4, 1977, pp. 355-361.
Results of a research project in which financial aid administrators at 40 midwestern institutions applied aid to sample case students. No sex discrimination in the awarding of aid was found.

VII.A. California State Postsecondary Education Commission. Background Papers on Student Charges, Student Financial Aid, and Access to Postsecondary Education. A Supplement to the Commission's Report to the Governor and Legislature in Response to Assembly Concurrent Resolution 81. Sacramento, California: California State Postsecondary Education Commission, 1982.
Seven papers by members of the California Postsecondary Education Commission. Topics include the imposition and impact of changes in student tuition and fee costs, admissions requirements, financial aid policies and programs to provide equal access for minority and disadvantaged students.

VII.A. Caplan, Linda Gallucci. "Differences in Types and Amounts of Financial Aid by Institutional Category and Sex." Journal of Student Financial Aid, Vol. 10, No. 2, May 1980, pp. 10-16.
Results of a study providing a demographic description of federal student financial aid recipients, of value to administrators in assessing the success of providing aid to target populations.

VII.A. Carlson, Daryl E. Student Access to Postsecondary Education: Comparative Analysis of Federal and State Student Aid Programs. Summary of SISFAP--Study D. Washington, D.C.: Office of Education, Office of Planning, Budgeting, and Evaluation, 1980.

A comparative analysis of federal and state student financial aid programs designed to assess the impact of these programs on applications, enrollment and attendance levels, as well as on the funding policies of individual institutions.

VII.A. Carney, Paul, and Tilton, Betty. Retention Efforts: Could They Be Misdirected. Tallahassee, Florida: Florida State University, Department of Budget and Analysis, 1979.

A survey of junior college transfer students at Florida State University who dropped out of the institution. The purpose was to determine their reasons for leaving and their perceptions of the University. Respondents are divided into two groups: those that received financial aid and those that did not; and students with high and low grade point averages. Insufficient funds, and conflicts between job and school accounted for a large proportion of reasons given for dropping out.

VII.A. Carroll, C. Dennis. Who Applied for Student Financial Aid? National Center for Education Statistics Bulletin. Washington, D.C.: National Center for Education Statistics, 1983.

Data on financial aid applicants, based on the findings from 1980 national longitudinal study, High School and Beyond (HS&B), conducted by the National Center for Education Statistics. Information is based on responses by parents to questions about financing higher education. Lists the most important factors in determining rates of application for aid programs.

VII.A. Carroll, Stephan J., and others. The Enrollment Effects of Federal Student Aid Policies. Santa Monica, California: Rand Corporation, 1977.

Presents a model for predicting the effects of alternative federal financial aid policies on enrollment. Ten Basic Educational Opportunity Grant aid rules are analyzed using this model, using data from the National Longitudinal Study of the High School class of 1972.

VII.A. Chapman, Randall G. Pricing Policy and the College Choice Process. AIR Forum Paper 1978. Ontario, Canada: Association for Institutional Research Forum, 1978.

Student choice data from freshmen admitted to Carnegie-Mellon University are used to present a conceptual model for determining the most important factors in college choice.

VII.A. College Entrance Examination Board. Student Financial Aid: Institutional Packaging and Family Expenditure Patterns. National Longitudinal Study of the High School Class of 1972. Washington, D.C.: College Entrance Examination Board, 1977.

Results of a study undertaken to answer questions about the extent of the role financial aid plays in institutional and family decisions concerning enrollment choices. Factors under consideration include the family's economic status, ratio of parental contribution to aid amount and variations in institutional packaging of aid to students.

VII.A. Collins, J. Stephen, and others. "Unmet Need: How the Gap is Filled." Journal of Student Financial Aid, Vol 9, No. 2, May 1979, pp. 4-15.

Study of Boston College students with unmet financial aid needs and their strategies for financing their educational expenses through other sources.

VII.A. Corrallo, Salvatore B., and Davis, Junius A. Impact of Financial Aid on Postsecondary Entrance and Persistence. Durham, North Carolina: North Carolina Research Triangle Institute, 1977.

A paper presented at the annual meeting of the American Educational Research Association in April, 1977. Uses data from the National Longitudinal Study of the High School Class of 1972 to analyze the effectiveness of federal equal access and opportunity strategies by examining student expectations, family income and contribution levels, sex, race, ability level, institutional type, and persistence of attendance.

VII.A. Corwin, Thomas M., and Kent, Laura, eds. Tuition and Student Aid: Their Relation to College Enrollment Decisions. Washington, D.C.: American Council on Education, Policy Analysis Service, 1978.

A number of presentations and critiques related to tuition costs and student financial aid, including discussions of the factors affecting student access and choice, supply and demand as related to financial aid availability, and related policy and research implications.

VII.A. Craft, Larry N., and Howard, Mark D. "Financial Aid: Just a Recruiting Tool?" Journal of Student Financial Aid, Vol. 9, No. 1, February 1979, pp. 33-38.

A sample of nonpersisting students is compared with persist- ing counterparts at Pepperdine University in terms of receipt of financial aid, grades awarded, etc. Their findings suggest that financial aid is awarded to students with a higher probability of persisting to the end of the term.

VII.A. Creamer, Elizabeth G. "The Anticipated Enrollment Plans of a Sample of Need-based Recipients." The VASFAA Journal, Vol. 1, Spring 1983, pp. 23-29.

Reports the analysis of findings from a survey of a random sample of students receiving aid under Virginia's College Scholarship Assistance Program (CSAP) during 1981-1982. The personal and institutional characteristics of respondents who indicated they were "very likely" or "very unlikely" to change their enrollment plans if financial aid was eliminated were compared.

VII.A. Creamer, Elizabeth G. "The Impact of Reductions in Financial Aid on the Enrollment Plans of Aid Recipients." Journal of Student Financial Aid, Vol. 15, No. 3, Fall 1985, pp. 5-10.

A study of the influence of reduced state grants on students' decisions to remain at the same college, transfer, or withdraw from college found only a slight relationship between reduced aid and enrollment changes, with most students staying at the same school.

VII.A. Davis, Jerry S., and Johns, Kingston, Jr. "Low Family Income: A Continuing Barrier to College Enrollment." Journal of Student Financial Aid, Vol. 12, No. 1, February 1982, pp. 5-10.

Educational policy has been directed toward assuring students access to some form of postsecondary education regardless of their financial or socioeconomic circumstances. Trends in enrollments of low-income freshman students are examined. Evidence indicates that college access by low-income students may have reached a plateau.

VII.A. Doermann, Humphrey. Toward Equal Access. New York, New York: College Entrance Examination Board, 1978.

Proposes increased government spending in order to raise the percentage of high school graduates who are able to attend postsecondary institutions regardless of financial need. Arguments for investing more public funds in higher education are presented, as well as data for selected years from 1964 and projections until 1984.

VII.A. Fenske, Robert H., and others. "State Financial Aid to Students: A Trend Analysis of Access and Choice of Public or Private Colleges." College and University, Vol. 54, No. 2, Winter 1979, pp. 139-55.

This study looks at the impact the Illinois State Scholarship Commission's monetary awards to students had on their access to and choice of colleges. The State's awards had a larger impact on private school students, many of whom indicated they would have had to attend public institutions without the awards.

VII.A. Froomkin, Joseph, and others. Middle Income Students and the Cost of Postsecondary Education. Washington, D.C.: Educational Policy Research Center for Higher Education and Society, 1978.

Discussion of current proposals designed to aid middle-income students in financing higher education. Cost estimates and aid distribution patterns by income group are included, as well as a comparison of legislative and Carter Administration proposals.

VII.A. Fuller, Winship C., and others. "New Evidence on the Economic Determinants of Postsecondary Schooling Choices." Journal of Human Resources, Vol. 17, No. 4, Fall 1982, pp. 477-98.

The effects of tuition costs, financial aid and individual attributes are analyzed. The results show financial aid can be important in choosing an institution and that the academic standards of an institution as compared to individual ability also affect the student's choice of college or university.

VII.A. Green, Kenneth C., and King, Margo R. The Cooperative Institutional Research Program: A National, Regional, and Institutional Perspective of Trends in Higher Education. (Paper presented at the College Board Western Regional Conference, San Francisco, California, February 22-24, 1981). 1981.

Results of a 1980 survey of freshmen, part of the Cooperative Institutional Research Program (CIRP). Intended to gather data concerning the academic and financial characteristics of freshmen students in the United States, with particular attention to students in the western regions of the country.

VII.A. Hansen, W. Lee. Economic Growth and Equal Opportunity: Conflicting or Complementary Goals in Higher Education. Discussion Papers, DP #706-82. Madison, Wisconsin: Institute for Research on Poverty, Wisconsin University, 1982.

A review of the major student financial aid programs, their rationale and their intended results, in order to analyze the effects of these funding policies on the economic and social composition of the student population. It is concluded that increases in federal funding in order to promote equality of access have not significantly changed the socioeconomic pattern of students at institutions of higher education, and have shifted the financial burden from private to public sources of funding.

VII.A. Hearn, James C., and others. "Unmet Financial Need Among Postsecondary Students: A Statewide Study." Journal of Student Financial Aid, Vol. 15, No. 3, Fall 1985, pp. 31-48.

Results of a study relating Washington State's college students' unmet financial aid needs to sector and student characteristics such as sex, age, dependency status, and family income and contribution are outlined and discussed.

VII.A. Herndon, Steve. "Factors that Differentiate between Persisters and Dropouts among Recipients of Financial Aid." Journal of College Student Personnel, Vol. 25, No. 4, July 1984, pp. 367-368.

Compared persisters and dropouts among financial aid recipients (N=226) two years after initial enrollment. Results suggested that work-study programs clearly increase chances of persistence while grants and loans do not. Students living on campus were also more likely to persist.

VII.A. Herndon, Steve. "The Impact of Financial Aid on Student Persistence." Journal of Student Financial Aid, Vol. 14, No. 2, Spring 1984, pp. 3-9.

A study of financial aid and persisters, dropouts, and stopouts at California State College, Bakersfield analyzed the relationship of 14 student variables (admissions eligibility index, degree objective, sex, age, ethnicity, Pell Grant eligibility, residence, scholarship award, grant award, loan awards, work-study award, financial need, marital status, number of children).

VII.A. Higgins, A. Stephen. "Who Knows and Who Goes: Student Knowledge of Federal Financial Aid Programs and College Attendance." Journal of Student Financial Aid, Vol. 14, No. 3, Fall 1984, pp. 19-26.

A nationwide survey of 1980 high school seniors conducted by the National Center for Education Statistics (NCES) showed a significant lack of knowledge among prospective college students regarding financial aid programs. The question of whether college attendance is dependent on knowledge of financial aid programs is discussed.

VII.A. Hochstein, Susan K., and Butler, Robert R. "The Effects of the Composition of a Financial Aids Package on Student Retention." Journal of Student Financial Aid, Vol. 13, No. 1, February 1983, pp. 21-26.

A survey of a sample of aid recipients at the University of Nebraska at Omaha showed that over 50 percent of those receiving only loans do not finish the semester. Grants in combination with loans had a slightly positive effect on persistence.

VII.A. Hodgkinson, Harold L. All One System: Demographics of Education, Kindergarten Through Graduate School. Washington, D.C.: The Institute for Educational Leadership, 1985.

This study examines the broad demographic trends which characterize our society today, and which will do so in the future, with a particular emphasis on those population cohorts entering each level of our educational system. The report speculates on the shifts in our population which will affect the kind of education provided at each level.

VII.A. Hodgkinson, Virginia. "Impact of the President's FY-83 Budget on Students Attending Independent Institutions." Business Officer, April 1982, pp. 24-25.

Based on data from a national sample of student aid recipients, impact projections of the President's FY-83 budget proposals for student aid are presented. Findings include data that show the impact of federal student aid cuts and inflation on the packaging patterns for student aid recipients.

VII.A. Hood, Albert B., and Maplethorpe, Cheryl K. "Bestow, Lend, or Employ: What Difference Does it Make." New Directions for Institutional Research: No. 25 (The Impact of Student Financial Aid on Institutions), Vol. 7, No. 1, 1980, pp. 61-73.

The impact various financial aid programs have on the grades, academic loan and persistence of the recipients are summarized and recommendations of needed research are made.

VII.A. Hurd, Joseph. Enrollment and Cost Effects of Financial Aid Plans for Higher Education, Project on Quantitative Policy Analysis Models of Demand and Supply in Higher Education, Technical Report No. 1. Berkeley, California: Carnegie Council on Policy Studies in Higher Education, 1977.

Presents a model to estimate higher education enrollments and cost effects of financial plans. Combines the freshman demand model with a transitional theory in order to predict the characteristics of high school students who enroll and graduate from colleges. Policy plans involving work study, student loans and grant programs are analyzed using this model.

VII.A. Hyde, William D., Jr. The Effect of Tuition and Financial Aid on Access and Choice in Postsecondary Education, Paper 1. Denver, Colorado: Education Commission of the States, Education Finance Center, 1978.

Text of a speech examining the effect of tuition and aid policies on student access, choice and enrollment at both public and private institutions of higher education. Discusses the scope of existing research concerning the relationship between aid and enrollments, and the effectiveness of financial assistance. Suggests possibilities for future research.

VII.A. Iwai, Stanley I., and Churchill, William D. "College Attrition and the Financial Support Systems of Students." Research in Higher Education, Vol. 17, No. 2, 1982, pp. 105-13.

Five groups of undergraduate students, ranging from dropouts to high GPA persistors were compared in terms of sources of financial support. There were several significant findings, the most important being that persistors rely on more sources of financial support than do non-persistors.

VII.A. Jackson, Gregory A. "How Students Pay for College: Temporal and Individual Variation." Higher Education, Vol. 9, No. 5, September 1980, pp. 619-32.

The relationship between student characteristics and their expenditures on college is described and analyzed in an attempt to determine the effectiveness of public aid programs.

VII.A. Jensen, Eric L. Persistence in College: The Impact of Financial Assistance to Students. (Paper presented at the annual meeting of the American Educational Research Association. Boston, Massachusetts, April 7-11, 1980), 1980.

A study of the effects of the receipt of student financial aid on freshmen students at Washington State University in 1970-71. The study concludes that financial aid has a small positive effect upon persistence of enrollment and attendance.

VII.A. Jensen, Eric L. "Student Financial Aid and Persistence in College." Journal of Higher Education, Vol. 52, No. 3, 1981, pp. 280-294.

This study investigates whether receipt of financial aid enhances persistence, whether denial of financial aid decreases persistence, and whether the amount of financial aid received is positively related to persistence.

VII.A. Kehoe, John J. "Migrational Choice Patterns in Financial Aid Policy Making." Research in Higher Education, Vol. 14, No. 1, 1981, pp. 57-69.
In-state and out-of-state choice patterns are analyzed with regard to certain academic and economic variables, and then, the impact that financial aid would have on their choice is examined.

VII.A. Kehoe, John J. Migrational Choice Patterns in Financial Aid Policy Making. AIR Forum 1980 Paper. Paper presented at the Annual Forum of the Association for Institutional Research 20th. Atlanta, Georgia, April 27-May 1, 1980), 1980.
A survey of over 25,000 Pennsylvania high school seniors to determine how certain economic and academic variables affect their choice of in-state or out-of-state higher educational institutions.

VII.A Lee, Valerie. Access to Higher Education: The Experience of Blacks, Hispanics and Low Socio-Economic Status Whites. Washington, D.C.: American Council on Education, May 1985.
The report examines several characteristics of racial/ethnic and social class groups and analyzes how these characteristics may relate to access to higher education.

VII.A. Leslie, Larry L., and others. "The Impact of Need-Based Student Aid Upon the College Attendance Decision." Journal of Education Finance, Vol. 2, No. 3, Winter 1977, pp. 269-85.
Analysis of data from approximately 1,000 high school seniors to determine the role of need-based student aid in ensuring access to higher education.

VII.A. Litten, Larry H., and others. Twixt Cup and Lip: Some Evidence on the Effect of Financial Concerns on College Choice. (Paper presented to the Midwestern Regional Assembly of the College Board, February 18, 1980). New York, New York: Robert Sterling Clark Foundation, Inc., 1980.
Data on 1,483 high-ability high school seniors to determine the extent to which financial considerations affect their choice of institutions.

VII.A. McCreight, Keith, and LeMay, Morris. "A Longitudinal Study of the Achievement and Persistence of Students Who Received Basic Educational Opportunity Grants." Journal of Student Financial Aid, Vol. 12, No. 1, February 1982, pp. 11-15.
Basic Educational Opportunity Grant (BEOG) recipients were studied and found to achieve academically as well as their non-recipient peers. BEOG awards promote educational opportunity by assisting needy students to attend college.

VII.A McKenzie, Douglas. "Student Employment and Persistence." Journal of Student Financial Aid, Vol. 11, No. 2, May 1981, pp. 38-42.
Student employment, it is suggested, may have a surprising effect on student retention. Two studies that confirm the potential impact that employment can have on student persistence are discussed. Financial aid officers may consider altering traditional awarding strategies regarding college work-study eligibility.

VII.A Malaney, Gary D. "An Analysis of Financial Aid in the Recruitment of Graduate Students at the Ohio State University." Journal of Student Financial Aid, Vol. 14, No. 1, Winter 1984, pp. 11-19.

A study of the importance of institutional financial aid on graduate student recruitment focuses on the number of students funded with institutional aid, how departments recruit, why students choose to attend, and departmental attitudes toward funding. Survey responses of students and administrators are used for the analysis.

VII.A. Manning, Kevin J. "Financial Aid Information--Is It Really Important in Admissions." Journal of the National Association of College Admissions Counselors. Vol 23, No. 2, February 1979, pp. 20-22.
The importance of financial aid information and knowledge of available funding on students' decisions to enroll.

VII.A. Miller, Scott E., and Hexter, Holly. How Low-Income Families Pay For College. Washington, D.C.: American Council on Education, 1985.
This report explores the distribution of financial aid among students from low-income families. The data are derived from a nationally representative sample of aid recipients in the 1983-84 academic year. The analysis includes a review of the kinds of financial aid "packages" low income students receive, at various types of institutions defined in terms of their relative costs.

VII.A. Murphy, Mary Kay. Accessibility of Collegiate Education in Georgia. A Report to the Georgia Postsecondary Education Commission. Atlanta, Georgia: Georgia State Postsecondary Education Commission, 1977.
An attempted replication of a 1968 survey by Warren W. Willingham on the accessibility of higher education in the United States, shows improved condition in Georgia in 1976. Variables used were tuition, fees, academic selectivity and geographic location, among others. Includes statistical charts and bibliography.

VII.A Muse, Charles T. "Cost Benefit Analysis, Traditional vs. Adult Students." Journal of Student Financial Aid, Vol. 9, No. 3, November 1979, pp. 22-27.
Reports a study that sought to estimate the individual costs and benefits of traditional and adult undergraduates of North Carolina State University, to estimate the undergraduates' individual rates of return, and most importantly, to ascertain any differences in costs, benefits, and rates of return between traditional and adult students.

VII.A. Neault, Lynn Ceresino. Tuition: Potential Impact on the San Diego Community College District. San Diego Community College District, California: Research Office, 1983.
A study of the effects of proposed tuition fees on student enrollment and attendance in the San Diego Community College District. Replies from 538 questionnaires returned by a randomly selected sample of students indicate that the imposition of a $50 per-semester tuition fee would not significantly affect enrollment rates, and is preferable over certain course limitations or fees.

VII.A Nichols, Edward E., Sr. "Financial Aid Awards--Predictors of Grade-Point Averages." Journal of Student Financial Aid, Vol. 10, No. 3, November 1980, pp. 33-43.
The relationship and effects of financial aid packaging on college grade-point averages is examined. The need to reduce the subjectivity of packaging student financial awards is emphasized.

VII.A. Olivas, Michael A. Financial Aid: Access and Packaging Policies for Disadvantaged Students. Palo Alto, California: Institute for Research on Educational Finance and Governance, Stanford University, 1981.
A study of Hispanic student financial aid awards. The report provides valuable information on effective ways to package aid for these students.

VII.A. Ostberg, Kenneth R. "An Examination of the Relationship between Various Methods of Financing College Costs and Academic Achievement." Journal of Student Financial Aid, Vol. 12, No. 3, November 1982, pp. 7-15.
A 1977 study conducted at Columbia University examined whether there was a statistically significant relationship between the manner in which academically and socially similar students paid their college expenses and their academic performance during college. None was found.

VII.A. Plumer, Amy. "Small Potatoes for the Big Apple." Change, Vol. 10, No. 6, June-July 1978, pp. 16-18.
Describes New York State's Tuition Assistance Program (TAP), and its role in the SUNY, CUNY and independent college systems. Emphasizes criticism of the program's success in achieving its aims of broad access for urban, poor, and part-time students, and middle-income families.

VII.A. Saarnitt, Merike. "Implications of Reduced Financial Aid on Student Enrollment." Journal of Student Financial Aid, Vol. 15, No. 2, Spring 1985, pp. 14-23.
This study examines the relationship of students' socioeconomic background and (1) the type of action they would take if they did not receive adequate financial aid, (2) what they believe the objectives of financial aid should be, and (3) their concerns regarding the availability of financial aid.

VII.A. Sanford, Timothy R. "The Effects of Student Aid on Recent College Graduates." Research in Higher Education, Vol. 12, No. 3, 1980, pp. 227-43.
Presents data from the National Longitudinal Study of the High School Class of 1972. Examines the relationship between the type of financial aid received by students, and their personal and professional activities after graduation.

VII.A. Schonhart, Paul T. "'No Need' Freshmen: How Were Educational Costs Met." Journal of Student Financial Aid, Vol. 7, No. 1, February 1977, pp. 50-55.
The financing of the freshman year was examined, and it was found that parental contribution is becoming a secondary source of funding with the balance coming from other areas.

VII.A. Schwartz, J. Brad. "Student Financial Aid and the College Enrollment Decision: The Effects of Public and Private Grants and Interest Subsidies." Economics of Education Review, Vol. 4, No. 2, 1985, pp. 129-44.
Publicly-provided grants have a significant, positive effect on high school seniors' decisions to enroll in college, particularly among lower income groups. Other types of student financial aid have no measureable effect, according to a study using a binomial logic model based on a multiperiod household utility maximization model.

VII.A. Schwartz, Terry Ann, and Chronister, Jay L. "Meeting the Intent of a State-Funded Student Aid Program: Test of an Assessment Model." Journal of Student Financial Aid, Vol. 8, No. 3, November 1978, pp. 18-29.

An analysis of the impact of a state assistance program on higher education was undertaken. Such studies are important to provide decision-makers and policy-makers with knowledge of the effectiveness of student aid programs.

VII.A. Shaut, William E., and Rizzo, Linda M. "Impact of a Tuition Assistance Program on Students' Freedom of Choice in College Selection." Journal of Student Financial Aid, Vol. 10, No. 1, February 1980, pp. 34-42.

Large amounts of money are channeled to financial aid programs, the effects of which need to be examined. The Tuition Assistance Program (TAP) in New York State seems to provide freedom of choice to attend higher cost institutions, for it was found that the family does not play a significant role in deciding which college TAP recipients actually attend.

VII.A. Smith, Malbert, and others. Study of Program Management Procedures in the Campus-Based and Basic Grant Programs, Final Report: MISSA Impact Analysis. Silver Spring, Maryland: Applied Management Sciences, Inc., 1980.

A longitudinal study of over 4,000 students at 91 institutions of higher education in order to determine the impact of the Middle Income Student Assistance Act upon other types of financial aid.

VII.A. Spies, Richard R. The Effect of Rising Costs on College Choice. A Study of the Application Decisions of High-Ability Students. Princeton, New Jersey: Princeton University, 1978.

The results of a survey of over 2,500 students with above-average scholastic ability as measured by the PSAT/NMSQT. Several theoretical models are developed in order to measure the extent to which these students are encouraged or discouraged from applying to high priced/high selectivity institutions for purely financial reasons.

VII.A. Stafford, Kathy L., and others. "Social and Economic Factors Affecting Participation in Higher Education." Journal of Higher Education, Vol. 55, No. 5, September/October 1984, pp. 590-608.

States vary in the proportion of their populations who pursue higher education. A study that assesses the relationship between a state's economic and social characteristics and its citizens' participation in higher education is discussed.

VII.A. Stampen, Jacob O. Student Aid and Public Higher Education: A Progress Report. Washington, D.C.: American Association of State Colleges and Universities, 1983.

Report of a national study of student financial assistance, with data presented on the distribution of student aid among varied groups of over 12,000 recipients at 226 public colleges and universities during 1981-82. The principal finding is that student aid programs do what they were intended to do--that is, distribute dollars to students who would otherwise have difficulty financing a college education.

VII.A Terkla, Dawn Geronimo. "Does Financial Aid Enhance Undergraduate Persistence?" Journal of Student Financial Aid, Vol. 15, No. 3, Fall 1985, pp. 11-18.

A path analysis of the relationship of student background, percollege academic factors, occupationaly and educational aspirations, institutional characteristics, college performance, and financial assistance to student persistence found that students receiving aid were more likely than others to complete their degrees, and that aid has the third strongest effect on persistence.

VII.A. Tierney, Michael L. "Student Matriculation Decisions and Financial Aid." Review of Higher Education, Vol 3, No. 2, Winter 1980, pp. 14-25.
Examines effectiveness and efficiency of financial aid programs for providing equality of choice between public and private institutions.

VII.A. Tierney, Michael L. "The Actual 'Tuition Gap': Differential Pricing by Public and Private Institutions." Journal of Education Finance, Vol. 5, No. 4, Spring 1980, pp. 375-90.
Examines the actual "tuition-gap" between public and private colleges by considering the amount and types of financial assistance available at each.

VII.A. Tierney, Michael L. "The Impact of Financial Aid on Student Demand for Public/Private Higher Education." Journal of Higher Education, Vol. 51, No. 5, September/October 1980, pp. 527-45.
Variables that affect the decisions of students to matriculate at a public or private higher education institution were studied. Only those students who were accepted by a public and a private institution were considered, in order to assess the impact available financial aid had on their decision of where to matriculate.

VII.A. Tierney, Michael L. "The Impact of Institutional Net Price on Student Demand for Public and Private Education." Economics of Education Review, Vol. 2, No. 4, Fall 1982, pp. 363-83.
Based on data from a national longitudinal sample of over 115,000 college freshmen, results indicate that public and private institutions are substitutes for one another. In addition, the study points out that students from lower income families are more sensitive to net prices than students from middle or upper income families.

VII.A Tierney, Michael L. and Davis, Jerry S. "The Importance of Student Financial Aid and Institutional Net Price on the College Choice Decision of In-state Seniors." Journal of Student Financial Aid, Vol. 15, No. 1, Winter 1985, pp. 3-20.
This paper discusses offering financial incentives to students to matriculate at public institutions other than the state flagship campus. Data are presented on the number of high school seniors who consider public institutions and how they feel about financial incentives.

VII.A. Van Alstyne, Carol. Is There or Isn't There a Middle Income Crunch. Washington, D.C.: American Council on Education, 1979.
An analysis of the treatment of data in several studies on family income and college costs which concluded that the two have risen in equal proportions.

VII.A. Van Dusen, William D., and Higginbotham, Hal F. The Financial Aid Profession at Work: A Report on the 1983 Survey of Undergraduate Need Analysis Policies, Practices, and Procedures. New York, New York: College Entrance Examination Board, 1984.
Presents results of a survey of 2,143 institutions' need analysis policies, practices, and procedures in administering aid to undergraduates. In addition, there are data results on use of no-need scholarships, the treatment of outside awards, and the relationship between the financial aid and admissions process.

VII.A. Voorhees, Richard A. "Financial Aid and Persistence: Do the Federal Campus-Based Aid Programs Make a Difference?" Journal of Student Financial Aid, Vol. 15, No. 1, Winter 1985, pp. 21-30.

The purpose of this study was to examine the connection between the federal campus-based aid programs and the persistence of high-need freshmen. A linear structural relations methodology was used to analyze this data.

VII.A. Voorhees, Richard A. "Student Finances and Campus-based Financial Aid: A Structural Model Analysis of the Persistence of High Need Freshmen." Research in Higher Education, Vol. 22, No. 1, 1985, pp. 65-92.

LISREL (Linear Structural Relations) was employed to account for 42 percent of the variance in the persistence of 343 new freshmen financial aid recipients at a major urban university. Results indicate that financial need, student residency status, and noncampus-based loans and grants have direct effects on persistence.

VII.A. Weinschrott, David J. Demand for Higher Education in the United States: A Critical Review of the Empirical Literature. Santa Monica, California: Rand Corporation, 1977.

A critical review of eight major empirical studies dealing with equality of access for students of differing economic means, including the use of tuition and financial aid as a mechanism to achieve the desired economic distribution.

VII.A. Wenc, Leonard M. "The Role of Financial Aid in Attrition and Retention." College Board Review, No. 104, Summer 1977, pp. 17-21.

Studies indicate that lack of money is not the major reason most students drop out of college, although it is a socially acceptable reason. Family finances play a more important role in whether or not a student goes to college, but once there, the student's level of commitment and identification with the college are the major retention factors.

VII.A. Zollinger, Richard A. "Impact of Financial Aid on Admissible, College Choices: Equity for Blacks and Women." Journal of Educational Equity and Leadership, Vol. 5, No. 4, Winter 1985, pp. 276-90.

Describes a study which found that financial aid promotes institutional choice when academic achievement and school costs are held constant. Contrary to conventional wisdom, the independent effects of race and sex are not significant determinants of whether aid recipients can afford their college choice: parental income is of far greater significance.

VII.B. Bergen, M. Betsy, and Zielke, Donald D. "Educational Progress of Basic Educational Opportunity Grant Recipients Compared to Non-Recipients." Journal of Student Financial Aid, Vol. 9, No. 1, February 1979, pp. 19-22.

Findings of a University of Wyoming study suggest that the BEOG program is accomplishing its purpose: making students from low-income families equal to students from more affluent families in their opportunity to persist, achieve, and graduate from higher education institutions. Findings indicate BEOG and non-BEOG recipients are equal in their capabilities for academic success.

VII.B. Comptroller General of the U.S. Prisoners Receiving Social Security and Other Federal Retirement, Disability, and Education Benefits. Washington, D.C.: Comptroller General of the U.S., 1982.

Results of a General Accounting Office study of the numbers of prisoners receiving cash benefits from Social Security and Veterans Administration programs. Includes a report on inmates currently receiving educational benefits from these programs, and fraud and abuse rates in the administration of financial aid to prisoners.

VII.B. Farago, Peter T. Assessing the Effectiveness and Propriety of Merit-Based Scholarships. Boston, Massachusetts: Office of Analytical Studies and Planning, 1978.
Results of a study of the effects of merit-based scholarships at Boston University. Findings indicate that these types of assistance have little impact in increasing enrollment among students with no financial need. Further evaluation of merit based awards is recommended.

VII.B. Higgins, A. Stephen. "Academic Champions: The 1981 National Merits from Indiana." Journal of Student Financial Aid, Vol. 12, No. 2, May 1982, pp. 22-36.
The University of Indiana looked at the lack of financial awards for academic achievement in its high school students. Questionnaire results show many students feel they should be rewarded aid as a result of their academic successes, not denied it because their parents earn too much.

VII.B. Laverty, Grace E. Evaluation of the Long Term Educational Grant Program of the Social Security Act, Title XX, 1978-80. Harrisburg, Pennsylvania: Pennsylvania State Department of Education, Bureau of Research and Evaluation, 1980.
Interviews with students, supervisors and college administrators involved with the Long-Term Educational Grant Program, which places students in Title XX agencies as field work interns.

VII.B. Maxey, E. James, and Others. "Spending Patterns of College Students Who Receive Monetary Awards from a State Scholarship Commission." Journal of Student Financial Aid, Vol. 9, No. 1, February 1979, pp. 23-32.
A 1976-77 survey of 2,000 Illinois grant recipients gathered data on students actual dollar expenses for tuition and fees, room and board, books and supplies, medical/dental expenses, transportation, clothing, entertainment, personal items, child care, support to relatives, and "other." Typical expenditures were analyzed for different subgroups.

VII.B. Miller, Scott E. Rewarding Merit: Assessing the Role of Federal Student Aid. Washington, D.C.: American Council on Education, 1985.
Discusses the proper role of merit awards in the federal market basket of financial aid programs.

VII.B. Sidar, Alexander G., Jr., and Potter, David A. No-Need/Merit Awards. A Survey of Their Use at Four-Year Public and Private Colleges and Universities. New York, New York: College Entrance Examination Board, 1978.
Results of a survey of 398 higher educational institutions offering no-need/merit aid awards. This study examines the purpose, extent and effectiveness of such programs, as well as the sources for these awards.

VII.B. Smith, Mark K. ed. Profiles of State Student Financial Aid Programs (2 volumes). Denver, Colorado: Education Commission of the States, National Center for Higher Education Management Systems, 1980.
These documents display selected information in the form of charts, tables, and graphs about (1) the State Student Incentive Grant program and other state-level financial assistance programs; and (2) the general state characteristics relating to student financial aid, including college-age population, post-secondary education enrollments, and characteristics of applicants for and recipients of state student aid monies.

VII.B. Smith, Mark K. ed., and others. State Descriptive Profiles of State Student-Assistance Programs. Vol. I Alabama-Kansas, Vol. II Kentucky-New York, Vol. III North Carolina-Wisconsin. Denver, Colorado: Education Commission of the States, Western Interstate Commission for Higher Education, and Boulder, Colorado: National Center for Higher Education Management Systems, 1977.

A collection of charts, tables and graphs providing detailed information about the State Student Incentive Grant (SSIG) program and other state-level assistance programs, including a listing of the primary state agency or organization administering these programs.

VII.C. Bayus, Barry, and Kendis, Kurt. "An Initial Econometric Consideration of Supply and Demand in the Guaranteed Student Loan Program." Journal of Education Finance, Vol 7, No. 3, Winter 1982, pp. 301-22.

Econometric model of the Guaranteed Student Loan Program.

VII.C. Brugel, John F., and others. "The Demand for Student Loans in Higher Education: A Study of Preferences and Attitudes." Research in Higher Education, Vol. 6, No. 1, 1977, pp. 65-83.

This study examined postsecondary-student attitudes and preferences regarding various loan programs, as well as levels of debt and repayment plans the students identified as acceptable.

VII.C. Cross, Cynthia Sahagian. The Guaranteed Student Loan Program. Access to Loans in Michigan 1971-72 to 1974-75. Michigan Business Reports Number 63. Ann Arbor, Michigan: Michigan University Graduate School of Business Administration, 1979.

A study of loan availability in Michigan through the Federal Guaranteed Student Loan Program. Includes statistics on student characteristics, distribution patterns, default rates and program costs.

VII.C. Hauptman, Arthur M. Federal Costs for Student Loans: Is There a Role for Institution-Based Lending? Washington, D.C.: American Council on Education, June 1985.

Discusses the different costs and purposes of the NDSL and GSL Programs. The paper provides a basis for considering changes which might make NDSL a desirable and less costly alternative to GSL from the federal perspective.

VII.C. Hauptman, Arthur M. Student Loan Default Rates in Perspective. Policy Brief. Washington, D.C.: American Council on Education, Division of Policy Analysis and Research, 1983.

A review and comparison of default rates in the two major federal student loan programs: Guaranteed Student Loans (GSL) and National Direct Student Loans (NDSL). The outlook for future default rates and a summary of other types of loans are included. Also proposes that the government should implement a method of measuring default rates on an annual basis.

VII.C. Horch, Dwight H. Estimating Manageable Educational Loan Limits for Graduate and Professional Students. Princeton, New Jersey: Educational Testing Service, 1978.

Educational loan amounts are computed using income profiles from various professional groups. Repayment schedules are derived from the ability-to-pay scale. Manageable loan limits are figured for different interest rates, repayment periods and amortization periods.

VII.C. Johnson, Jane Louise. "The Guaranteed Student Loan Program: A Survey of State-Level Administration." Journal of Student Financial Aid, Vol. 11, No. 3, November 1981, pp. 9-15.

In Spring 1981, the New York State Loan Guarantee Agency conducted a survey of all the state agencies in the GSL program. The study describes the history of the program, state participation, guarantee agency structures, their financies and their activities.

VII.C. Miller, Scott E. Student and Parent Loans: A Growing Reliance. Washington, D.C.: American Council on Education, 1985.

A review of the growth of dependency of families and students on educational loans, defining credit needs and reviewing recent proposals for new and modified programs. The paper also deals with the implications of debt on both the individual and society.

VII.C. Moore, Richard W. "Do Proprietary Students Have Access to Guaranteed Student Loans?" Career Training, Vol. 2, No. 2, Fall 1985, pp. 6-10.

Describes a study of Guaranteed Student Loan access in proprietary schools. The study was to determine the extent to which proprietary vocational students have access to and make use of GSLs, and to identify major trends that may affect this access and use.

VII.C. Myers, Greeley, and Siera, Steven. "Development and Validation of Discriminant Analysis Models for Student Loan Defaultees and Non-defaultees." Journal of Student Financial Aid, Vol. 10, No. 1, February 1980, pp. 9-17.

Because of the rapid growth in student loan defaulters, much research was done in the 1970's to identify characteristics which could be used to make predictions of the likelihood of a student to default on his/her loan.

VII.C. New York State Higher Education Services Corporation. Guaranteed Student Loan Income Survey: Analysis of the Fiscal Impact of Proposals to Reduce Loan Eligibility. Albany, New York: New York State Higher Education Services Corp., 1982.

Estimation of cost savings for four proposed federal reduction strategies for the Guaranteed Student Loan Program. Includes data on the financial characteristics of GSL recipients in New York State during the 1981-82 academic year.

VII.C. New York State Higher Education Services Corporation. Guaranteed Student Loan Program 1980. State Agency Survey. Albany, New York: New York State Higher Education Services Corporation, 1980.

Charts and tables from information gathered in a nationwide survey of state guarantee agencies for the Federal Guaranteed Student Loan Program.

VII.C. New York State Higher Education Services Corporation. Guaranteed Student Loan Program 1981. State Agency Survey. Albany, New York: New York State Higher Education Services Corporation, 1981.

Data on the Federal Guaranteed Student Loan Program from a nationwide survey of states. Also deals with state guarantee agencies and their organization and policies.

VII.C. Ottinger, Cecilia. Student Loan Options: What is Happening? Policy Brief. Washington, D.C.: American Council on Education, December 1982.

A policy brief which reviews and summarizes new institutional, state and federal loan initiatives and poses questions and concerns.

VII.C. Sanford, Timothy R. "Residual Effects of Self-help Aid on the Lives of College Graduates." Journal of Student Financial Aid, Vol. 9, No. 3, November 1979, pp. 3-10.
The impact loans and work have on college students after graduation was studied. Results showed borrowing money and working were not detrimental to behaviors of college graduates, which should be remembered in viewing the reasons for the student loan default problem.

VII.C. Sanford, Timothy R. The Effects of Student Aid on Recent College Graduates. ASHE Annual Meeting 1979 Paper. Washington, D.C.: Association for the Study of Higher Education. April 1979.
Text of a paper presented at the annual meeting of the Association for the Study of Higher Education. This study examines four aspects of college graduates' lives in relation to the type and amount of aid they received. The four areas of interest are: attendance at graduate or professional school, job choice, forming a family, and the formation of personal values. The study concludes that the hypothesized negative impact of financial aid on recipients does not exist, however various short-term effects were evident.

VII.C. Sanford, Timothy R. The Impact of Student Loans on Graduate Education. AIR Forum 1980 Paper. (Paper presented at the Annual Forum of the Association for Institutional Research 20th, Atlanta, Georgia, April 27-May 1, 1980), 1980.
Examines the effect of receiving undergraduate loans on a student's tendency to attend graduate school, based on data from the National Longitudinal Study of the High School Class of 1972.

VII.D. Cohen, Alan J., and others. Cooperative Education--A National Assessment, Executive Summary. Covers Period of Performance During July, 1975-November, 1977. Silver Spring, Maryland: Applied Management Sciences, Inc., 1977.
Research report examines the viability of cooperative education as a financial aid policy. A Co-op program is defined as one in which the institution takes primary responsibility for providing the student with both academic and on-the-job learning. The federal role in postsecondary cooperative education is also summarized and assessed.

VII.D. Cohen, Alan J., and others. Cooperative Education--A National Assessment, Abridged Final Report. Covering Period of Performance During July, 1975-November, 1977. Silver Spring, Maryland: Applied Management Sciences, Inc., 1977.
A study of the degree to which cooperative education in the United States is a viable and effective financial aid mechanism for higher education institutions. The federal government's effectiveness in supporting cooperative education is also discussed in this abridged final report.

VII.D. Williams, Marcelle and Winston, Roger B., Jr. "Participation in Organized Student Activities' and Work: Differences in Developmental Task Achievement of Traditional Aged College Students." NASPA Journal, Vol. 22, No. 3, Winter 1985, pp. 52-59.
Surveyed 168 college students to examine how work and participation in student organizations contribute to student's personal development. Results showed students who participated in organizations were more developed in terms of educational, career, and lifestyle plans than other students.

VII.E. Blackwell, Gordon W., and others. Impact Study of Post-Secondary Financial Aid in South Carolina. Technical Report No. 1. Greenville, South Carolina : South Carolina College Council, 1978.

This report traces trends in postsecondary undergraduate enrollment and examines the financial policies that are causing these changes. Of interest to legislators, college officials and others involved in fiscal planning for colleges and universities.

VII.E. Blackwell, Gordon W., and others. Impact Study of Post-Secondary Financial Aid in South Carolina. Technical Report No. 2. Greenville, South Carolina: South Carolina College Council, 1978.

Presents the results of a survey given to a random sample of undergraduate students at South Carolina campuses in 1978. Students at seven different types of institutions were queried using a questionnaire developed by the College Board. Data includes general information on the student's financial, personal and academic circumstances, and the types of financial aid utilized.

VII.E. Blackwell, Gordon W., and others. Impact Study of Post-Secondary Financial Aid in South Carolina. Technical Report No. 4. Greenville, South Carolina : South Carolina College Council, 1978.

Fourth report of an impact study designed to investigate the effects of changing patterns of institutional and student financing on postsecondary enrollments. Surveys were performed in 1972 and 1977.

VII.E. Erbschloe, Ross R. Financial Aid for Students at Arizona's Postsecondary Educational Institutions, 1972-1981. A Study Report. Tempe, Arizona: Department of Higher and Adult Education, Arizona State University, 1982.

Data on student financial aid and types of funding programs at Arizona institutions for 1972-81.

VII.E. Erbschloe, Ross R. "Proprietary Schools and Financial Aid in Arizona." Journal of Student Financial Aid, Vol. 14, No. 3, Fall 1984, pp. 35-46.

A study to obtain insights about Arizona proprietary school students, how they obtain their funds, and how they spend those funds while they pursue their education is discussed. Comparisons with students of the other sectors of the state's postsecondary community are provided.

VII.E. Fenske, Robert H., and Bowman, Robert A. "Statewide Need for and Coordination of Training of Financial Aid Practitioners: The Case of Arizona." Journal of Student Financial Aid, Vol. II, No. 2, May 1981, pp. 25-37.

Arizona's state student aid agency assessed the training needs of aid administrators. Methods, procedures, and findings are described and recommendations for the implementation of the findings are provided.

VII.E. Hauselman, A.J., and Tudor, Dan. Compendium of Selected Data and Characteristics: University of Kentucky Community College System, 1981-82. Lexington, Kentucky: Kentucky University Community College System, 1982.

Tabular data on the history and current characteristics of the University of Kentucky Community College System, including enrollment, instructional programs and degrees conferred, financial support and student demographics. Also includes data on UKCCS revenues and expenditures for 1981.

VII.E. Hearn, James C., and others. "Unmet Financial Need Among Postsecondary Students: A Statewide Study." Journal of Student Financial Aid, Vol. 15, No. 3, Fall 1985, pp. 31-48.

Results of a study relating Washington State's college students' unmet financial aid needs to sector and student characteristics such as sex, age, dependency status, and family income and contribution are outlined and discussed.

VII.E. Hills, Donald E., and Van Dusen, William D. A Report on the Expenses and Resources of Undergraduate Students Enrolled in California Postsecondary Institutions During the 1982-83 Academic Year. Sacramento, California: California Student Aid Commission, February, 1985.

This report describes the California Student Expenses and Resources Survey (SEARS) which was administered in Spring 1983. The purpose of the survey was to determine current costs associated with college attendance and financial resources of college students and their parents.

VII.E. Holmes, Robert B., and Peterson, Lee. "A Survey of Undergraduate Student Assistance in the State of Michigan." Journal of Student Financial Aid, Vol. 10, No. 1, February 1980, pp. 18-28.

Data from a comprehensive questionnaire to identify the types and sources of undergraduate student aid expenditures in Michigan in the 1976-77 fiscal year are provided. Need-based and non-need-based expenditures from federal, state, institutional and private sectors were included in the surveys.

VII.E. Maryland State Board for Higher Education. Student Financial Support in Maryland Postsecondary Education: A Descriptive Summary. Annapolis, Maryland: Maryland State Board for Higher Education, 1982.

A report to the Maryland State Congress on student financial aid programs, funding sources, recipients' characteristics and total program expenditures. Statistical information on 1981-82 financial support for undergraduate students at individual colleges in the state.

VII.E. New York State Education Department. A Report by the Board of Regents to the Governor and Legislature on State Student Financial Aid Programs. Albany, New York: New York State Education Department, 1979.

Presents data showing an increase in the average amount of awards given to students under the Tuition Assistance Program (TAP). Proposes recommendations for the improvement of the TAP program and the Regents College Scholarship Program. Briefly outlines the interaction between federal and state programs in New York.

VII.E. Pugh, Susan L. "A Study of Indiana Guaranteed Student Loan Borrowers 1980-81, 1981-82." Journal of Student Financial Aid, Vol. 14, No. 1, Winter 1984, pp. 31-37.

A study of student borrowing in the Indiana Guaranteed Student Loan Program focused on impacts of loan amounts on college choice and other sources of student support. Findings related to family income levels and loan amounts, public versus private college choice and aid packages, student decision making, and student costs. Recommendations are made for further research and procedure standardization.

VII.E. A Report by the Board of Regents to the Governor and Legislators on State Student Financial Aid Programs. Albany, New York: State University of New York, Office of the Regents, 1982.

Statistical and narrative information on recent trends within New York State student financial aid programs. Overall and average award amounts for the Tuition Assistance Program (TAP) and the Supplemental Tuition Assistance Program are included, as well as a list of the Board of Regents' recommendations for improving state-administered student aid programs.

VII.E. South Carolina College Council. Impact Study of Post-Secondary Financial Aid to South Carolina. Summary Report. Greenville, South Carolina: South Carolina College Council, 1978.

The effect of financial aid on the distribution of undergraduate students in the state from 1972-1978. The purpose of this study was to demonstrate the impact of changing financial needs of students on the enrollment in both public and private institutions.

VII.E. Tebo, Jack, and Dallet, Patrick. Student Financial Aid in Florida. Final Report and Recommendations. Tallahasee, Florida: Florida State Department of Education, 1983.

Results of a 1982 study to determine methods of achieving maximum efficiency and effectiveness in financing Florida state student aid programs. Includes a survey of high school seniors, college aid officers and college students which is the basis for 24 recommendations for funding policy changes.

VII.E. Virginia University of Charlottesville. Center for Higher Education. A Follow-Up Study of Recipients of Virginia Tuition Assistance Grants, 1977-78. Charlottesville, Virginia: Virginia University Center for Higher Education, 1977.

This study examines the Tuition Assistance Grant and Loan Program for Virginia students attending independent colleges in Virginia. Analyses of the program's impact and effectiveness are based on the results of questionnaires completed by students receiving this aid.

VII.E. Wisenaker, Joseph M. South Carolina College Council Study of Financial Aid, Base Year Trends. Technical Report No. 3. Durham, North Carolina: Research Triangle Institute Center for Educational Research and Evaluaation, 1978.

Responses of South Carolina college students participating in the National Longitudinal Study of the High School Class of 1972 are compared with those for students in neighboring states. The purpose of this study was to determine the effectiveness of the state's financial aid policies for needy students.

VII.E. Zollinger, Richard A. "Financial Aid and Equity of College Choice: The Illinois Experience." Journal of Education Finance, Vol. 10, No. 1, Summer 1984, pp. 121-131.

Evaluates the success of financial aid programs in increasing college choices for minorities and women of high and low achievement in Illinois. Contrasts the goal of increasing choice with that of broadening access to postsecondary education, and urges that the two objectives be resolved.

VII.F. Abramovitz, Mimi. Utilization of Negotiated Tuition Aid Benefits. A Summary of the Study "Where Are the Women? A Study of the Underutilization of Tuition Aid Plans". Ithaca, New York: Cornell University Institute for Education and Research on Women and Work, 1978.

Results and analysis of a year-long study of the utilization of tuition aid plans in three unionized companies, showing their use is in reverse ratio to actual need. Recommendations for changes are included.

VII.F. American Association of Community and Junior Colleges. Fact Sheet on Community, Junior and Technical Colleges. Washington, D.C.: American Association of Community and Junior Colleges, Office of Governmental Affairs, 1981.

Statistical profile of the 1,049 public and 182 private two-year colleges in the United States. Demographics and academic and financial characteristics of students at these institutions is included, as well as information on colleges' financial status, expenditures and attendance costs.

VII.F. "Annual Survey of Optometric Educational Institutions 1980-81." Journal of Optometric Education, Vol. 7, No. 3, Winter 1982, pp. 22-27.

A survey of the characteristics of optometric educational institutions by the American Optometric Association. Includes information of student enrollment, academic achievement, expenditures and financial aid programs for the 1980-81 academic year.

VII.F. "Annual Survey of Optometric Educational Institutions, 1981-82." Journal of Optometric Education, Vol. 8, No. 2, Fall 1982, pp. 24-29.

Charts and data summarizing enrollment and student characteristics at individual schools of optometry for 1981-82.

VII.F. Atelsek, Frank J., and Gomberg, Irene L. Special Programs for Female and Minority Graduate Students. Higher Education Panel Report, No. 41. Washington, D.C.: American Council on Education, Higher Education Panel, 1978.

A study on the availability of programs providing academic and financial assistance for female and minority graduate students. Includes only those programs designed specifically for these groups and is not intended as an inventory of all available opportunities.

VII.F. Bartell, Ernest. Project 80: Enrollment, Finances, and Student Aid at Catholic Colleges and Universities. Washington, D.C.: Association of Catholic Colleges and Universities, 1980.

Information on enrollment, financial policies and operations, and student financial aid at member institutions of the Association of Catholic Colleges and Universities.

VII.F. Boerner, Robert J. "Financial Assistance for Medical Students, 1983-84." Journal of Medical Education, Vol. 59, No. 12, December 1984, pp. 973-75.

Presents a summary of data collected each year by the Association of American Medical Colleges (AAMC) through the Liaison Committee on Medical Education's annual questionnaires from its member schools on financial assistance awarded to medical students.

VII.F. Burnley, Maureen, and others. United Negro College Fund Statistical Report of the Member Institutions, 1982. New York, New York: United Negro College Fund, Inc., 1982.

The 41 private, predominantly black colleges and universities that are members of the United Negro College Fund are listed, and data and narrative analyses of 1980-82 applications and enrollment rates, sex ratios, geographic composition of student populations, academic profiles of entering freshmen, faculty composition and salaries, academic programs and degrees conferred, average student costs and parental incomes, financial aid program awards and institutional revenues, expenditures and endowments.

VII.F. Cameron, Steven D. "The ED Independent Student Definition. An ISSC Analysis and Recommendation." Journal of Student Financial Aid, Vol. 13, No. 3, Fall 1983, pp. 27-32.
A study analyzing the impact of a recently proposed Department of Education independent student definition on Illinois Pell Grant applicants, identifying those program applicants who changed their status from dependent to independent in 1981-82 and 1982-83, and analyzing the effect of their status change on their eligibility is reported.

VII.F. College Entrance Examination Board, Washington Office. Income Maintenance Programs and College Opportunity. Washington, D.C.: College Entrance Examination Board, Washington Office, 1982.
This report examines the impact of the 1981 Omnibus Budget Reconciliation Act on students receiving support from seven sources: Social Security, Aid to Families with Dependent Children (AFDC), Medicaid, food stamps, public housing assistance, the Comprehensive Education and Training Act (CETA), and vocational rehabilitation aid.

VII.F. Cooperman, Michael J., and others. A Report on Medical School Recipients of Financial Distress Grants, Executive Summary, November 1980. Washington, D.C.: Cresap, McCormick, and Paget, Inc., 1980.
A study of eight medical schools that received financial distress grants from the Health Resources Administration. Summarizes the success of their proposed actions as grant recipients.

VII.F. Creamer, Elizabeth G. "Financial Aid and Minority Postsecondary Enrollment in Virginia." The VASFAA Journal, Vol. 2, Spring 1984, pp. 23-33.
Presents results of a study of a sample of need-based recipients enrolled in Virginia's colleges and universities. The characteristics of minority and nonminority recipients were found to vary significantly on several of the variables studied, including sex, dependency status, parental income, and cumulative grade point average.

VII.F. Crowell, Mayme, and Rudolf, Marva. Tuition-Aid Programs of Department of Energy Contractors with Comparison to U.S. Private Industry Education-Assistance Programs. Tennessee: Oak Ridge Associated Universities, 1982.
Comparative analysis of the Department of Energy (DOE) tuition-aid programs and various education-assistance programs run by private industries with DOE contracts.

VII.F. Davis, Jerry S., and Kirschner, Alan H. The Ways and Means: A Study of the Needs and Resources of Students Enrolled in United Negro College Fund Member Institutions. Research Report Vol. 2, No. 1. New York, New York: United Negro College Fund, Inc., 1977.
The results of a study funded by the Southern Education Foundation to identify, describe and assess student costs and relevant financial aid programs at United Negro College Fund institutions.

VII.F. Davis, Jerry S., and Kirschner, Alan H. "United Negro College Fund Research Report." Western Journal of Black Studies, Vol. 1, No. 3, September 1977, pp. 217-23.
The results of a study on United Negro College Fund expenditures for student financial aid in 1975-76. Also examines current funding sources and the need for additional sources.

VII.F. Fadil, Virginia Ann, and Minter, W. John. Undergraduate Student Aid Recipients at Independent Colleges and Universities, 1978-79. Public Policy Monograph Series, Vol. 2, Issue 1, January 1980. Washington, D.C.: National Association of Independent Colleges and Universities, 1980.

In preparation for policy discussions on the reauthorization of the Higher Education Act, this study of student aid recipients was conducted in the 1978-79 academic year. Student characteristics as they relate to funding procedures are investigated.

VII.F. Farland, Ronn, and Tarrer, Rod. Student Financial Aid, Agenda Item 3. Sacramento, California: California Community Colleges, 1979.

Staff report on the availability of financial aid funds to California students, as presented to the Board of Governors of California Community Colleges. Includes 13 recommendations for action, in order to remedy the present under utilization of funds.

VII.F. Florida State Department of Education, Division of Community Colleges. Report on the Distribution of Financial Assistance to Students in Florida's Community Colleges. Tallahassee, Florida: Florida State Department of Education, 1977.

Contains eleven tables of data representing the distribution of financial aid funds to students attending Florida institutions. Figures for 1975-76 are presented.

VII.F. Florida State Department of Education, Division of Community Colleges. Report of the Distribution of Financial Assistance to Students in Florida's Community Colleges, 1976-77. Tallahasee, Florida: Florida State Department of Education, 1978.

Tabular data from the Office of Civil Rights (OCR) report forms shows the aid distribution by sex, racial/ethnic group, and award type. Intended for college, state and federal level decision and policy-makers.

VII.F. Goldfarb, Sally F., comp. Inside the Law Schools, A Guide by Students for Students, Revised Edition. New York, New York: E.P. Dutton, Inc., 1982.

Students attending 84 law schools throughout the United States discuss their experiences and opinions about admissions, finances, facilities, academic quality and other school characteristics.

VII.F. Green, Kenneth C. Government Support for Minority Participation in Higher Education. AAHE-ERIC/Higher Education Research Report No. 9, 1982. Washington, D.C.: American Association for Higher Education, ERIC Clearinghouse on Higher Education, 1982.

Current federal and state funding levels for programs to increase equality of access in American higher education and future problems faced by these programs in light of recent and proposed cutbacks in funding.

VII.F. Hazzard, Aaron R., and others. "Funding Student Health Services at Southeastern Public Colleges and Universities." Journal of the American College Health Association, Vol. 27, No. 5, April 1979, p. 263.

A survey of southeastern public colleges to determine funding sources for college health services programs.

VII.F. Hodgkinson, Virginia. The Initial Impact of the Middle Income Student Assistance Act Upon Undergraduate Student Aid Recipients at Independent Colleges and Universities. Public Policy Monograph Series, Vol. III, Issue 1. Washington, D.C.: National Institute of Independent Colleges and Universities, June 1981.

This report analyzes the impact of the first year of MISAA by comparing student aid recipients and student aid packaging at independent colleges and universities before (1978-79) and after (1979-80) the passage of the Act.

VII.F. Hodgkinson, Virginia, and Thrift, Julianne Still. Recent Trends in Financial Aid to Students Attending Independent Colleges and Universities. Washington, D.C.: National Institute of Independent Colleges and Universities, August 1982.

The report presents trends in student aid for the independent sector. Survey findings reveal shifts over a two-year period in the number and proportion of low-income students attending independent colleges and universities.

VII.F. Hyde, William D., Jr., and Augenblick, John. Community College Students, Costs and Finances: A Review of Research Literature. Denver, Colorado: Education Commission of the States, Education Finance Center, 1980.

A composite picture of the current state of enrollment and finances at community colleges is based on a review of available literature and ongoing research.

VII.F. Jenkins, Hobart G. Development of Policy Options to Maximize Access to Community Colleges by CETA-Eligible Individuals. Olympia, Washington: Washington State Board for Community College Education, 1982.

Report of a study conducted to determine the effects of increased tuition costs and enrollment quotas on students receiving benefits from the Comprehensive Employment and Training Act (CETA) in Washington State.

VII.F. Keating, Joseph P. Community College Finance for 1983-84. Sacramento, California: California Community Colleges, Office of the Chancellor, 1982.

Background information on the allocation of state funds to community college districts for 1983-84 and the future. Includes a summary of the existing financial policy of the California Board of Governors of the state's community colleges, and a history of funding policies over the past decade.

VII.F. Little, Linda, and Chronister, Jay L. "Self-Reported Public Understanding of Student Financial Aid Programs." Journal of Student Financial Aid, Vol. 13, No. 1, February 1983, pp. 29-34.

A survey of adult students in a community college and university continuing education division and parents of local high school juniors and seniors examined public opinion and understanding of five federal and two state aid programs. It showed that public knowledge of the programs was largely limited to awareness of their existence.

VII.F. McIntyre, Chuck. Contingency Fee Plan. Sacramento, California: California Community Colleges, Office of the Chancellor, 1982.

Discussion of a proposed contingency fee plan under consideration by the Board of Governors of the California Community colleges. This report examines implications of the plan, effects on enrollment and student access, and reaffirms the Board's opposition to the implementation of fees. Alternative proposals and data on student costs and financial aid from 1976-1981 are also presented.

VII.F Mantovani, Richard E. Medical Student Finances and Personal Characteristics, 1974-75, Final Report. Washington, D.C.: Association of American Medical Colleges, 1977.

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Results of a national study based on data collected from anonymous questionnaires completed by 7,261 medical students at 110 participating medical schools. Financial aid applicants, those both granted and denied aid, are analyzed by demographic background and income sources in order to determine the factors important in the financial aid decision, and the role of both government and academic institutions in medical school financing.

VII.F. Mantovani, Richard E. Medical Student Finances and Institutional Characteristics, 1974-75, Final Report. Washington, D.C.: Association of American Medical Colleges, 1977.

Investigates the relationship between the income and expenses of 7,261 medical students at 110 participating medical schools, and certain selected characteristics of the institutions they chose to attend. Two distinct patterns of attendance emerge regarding medical school financing: students enrolled in high cost, private, research-oriented institutions rely more on scholarships, grants, loans, and parental contributions, while students at less costly public institutions tend to finance their medical education with funds from spouses.

VII.F. Moran, Mary E. Women and Student Aid: A Preliminary Assessment. Washington, D.C.: American Council on Education, July 1983.

A policy brief highlighting differences between men and women in enrollment and in patterns of receiving aid.

VII.F. National Science Foundation. Graduate Science Education: Student Support and Post Doctorals, Fall 1977, Technical Notes and Detailed Statistical Tables. Washington, D.C.: National Science Foundation, 1978.

A survey of graduate science and engineering departments at 370 doctorate-granting institutions and 1,562 institutions granting the master's degree.

VII.F. Oregon State Department of Education. Oregon Community College Tables, 1966-81. Salem, Oregon: Oregon State Department of Education, Division of Community Colleges and Vocational Education, 1982.

Tabular data summarizing various aspects of the community college system in Oregon. Enrollment numbers, academic programs and degrees, operating costs and sources of funding are presented on an individual and statewide basis.

VII.F. Ray, Gordon N. Trends in the Availability of Senior Fellowships in the United States, 1968-77. New York, New York: John Simon Guggenheim Memorial Foundation, 1978.

Information from applicants for Guggenheim Fellowships related to their use of other major fellowship programs. Data on these programs is provided by program directors for each year after 1968. Overall figures show a steady growth in applications, fellowships and award amounts until 1974.

VII.F. Redmond, Douglas W., and Allen, Joan R. "Analysis of Optometric Students, Academic Year 1975-76." Journal of Optometric Education, Vol. 5, No. 2, Fall 1979, pp. 7-15.

First through fourth year optometry students are analyzed for demographic, racial/ethnic, socioeconomic and financial characteristics.

VII.F. Rosenthal, Joseph. "Datagram: State Funds in Support of Public and Private Medical Schools, 1978." Journal of Medical Education, Vol. 54, No. 12, December 1979, pp. 964-967.

A statistical table and state-by-state summary of the 1978 financial aid programs for the support of public and private medical schools. Figures include funds provided directly to the schools, funds channeled through the parent university, and amounts provided per $10,000 income.

VII.F. Rosenthal, Joseph. "Datagram: State Funds in Support of Public and Private Medical Schools, 1979." Journal of Medical Education. Vol. 55, No. 10, October 1980, pp. 885-887.
A statistical table and state-by-state summary of the 1979 financial aid programs for the support of public and private medical schools. Figures include funds provided directly to the schools and amounts provided through the parent university.

VII.F. Sachs, Steven Mark, and Eisen, Nadine. Los Angeles Community College District Statewide Student Health Services Fee Questionnaire, Research Report 80-6. Los Angeles, California: East Los Angeles College, 1980.
Results of a telephone survey of 106 California community colleges describing their policies on student health fees. Intended to assess the effects of charging increased student fees for expanded health services.

VII.F. Syverson, Peter D. 1981 Doctorate Recipients from United Universities. Summary Report. Washington, D.C.: National Academy of Sciences--National Research Council, Commission on Human Resources, 1982.
Tabular, graphic and narrative data depicting the results of a National Research Council survey of doctorate degree recipients in 1980-81. Includes a listing of the primary sources of funding used by students in doctoral programs.

VII.F. Walbot, Virginia. On the Financial Aids Received by Survey Participants During Undergraduate, Graduate, and Postdoctoral Education. St. Louis, Missouri: Washington University Department of Biology, 1978.
A detailed study of the amount and quality of financial aid received by approximately 100 students who received their PhDs after 1971. Major sources of funding were scholarships and family contributions, with students' earnings, loans and spouses' earnings as secondary sources.

VII.G. American Association of State Colleges and Universities. American Association of State Colleges and Universities Annual Survey of Tuition and Fees and Room and Board Charges, 1980-81. Washington, D.C.: American Association of State Colleges and Universities, 1980.
Cost index for AASCU-Member institutions in 1980. Statistics on total college costs are compared by region, and in reference to economic indicators such as the Consumer Price Index.

VII.G. Boyan, Douglas R. Costs at U.S. Educational Institutions, 1982/83. New York, New York: Institute of International Education, 1982.
A list of monthly maintenance rates (MMR) at approximately 1,000 schools organized by state. Includes additional data on expenses for foreign students in undergraduate or graduate programs in the United States.

VII.G. Case, Joe Paul, and Jacobson, Edmund C. Student Expenses at Postsecondary Institutions, 1979-80. New York, New York: College Entrance Examination Board, 1979.

Data on the costs of higher education at different institutions nationwide. Student expenses are listed for approximately 2,930 postsecondary institutions, in four different student categories: dependent resident students living both on and off campus, dependent commuting students, and self-supporting students.

VII.G. College Scholarship Service. The College Cost Book, 1980-81. New York, New York: College Entrance Examination Board, 1980. (Updated annually)

A guide to help students and their families estimate college costs and figure eligibility for various financial aid programs. Data on over 3,200 instituitons of higher education are presented, as well as information on Federal, state, local and private sources of funding.

VII.G. Deane, Robert T., and others. A Study of Non-Residential Postsecondary Student Expenditures, Product No. 2, Report on Existing Data. Silver Spring, Maryland: Applied Management Sciences, Inc., 1977.

Presents data on the non-instructional expenditures of non-residential students at postsecondary institutions. Because the proportion of students choosing not to reside on campus is rapidly increasing due to rising educational costs, this publication is of interest to prospective students, parents, and guidance counselors, as well as financial aid officers.

VII.G. Frances, Carol. "Why Tuition Keeps Going Up." AGB Reports, Vol. 27, No. 2, March/April 1985, pp. 24-31.

While tuition is increasing faster than the cost of living, a longer perspective indicates that colleges and universities are victims of past rather than current inflation. Fiscal pressures will continue for some time, reflected in higher tuition, but the rate of return on investment in a college degree should rise.

VII.G. Hyde, William D., Jr. "Commuting Costs for Community College Students." Journal of Student Financial Aid, Vol. 10, No. 3, November 1980, pp. 11-18.

Estimates total costs of transportation for commuting students as substantially higher than those allowed by the College Scholarship Service in determining financial need.

VII.G. Illinois Community College Board. A Study of Commuting Costs at Seven Illinois Public Community Colleges. Springfield, Illinois: Illinois Community College Board, 1983.

In order to accurately compute the financial needs of students at community colleges in Illinois, this 1981 study examined commuting costs for over 2,800 students at 7 institutions.

VII.G. Lovell, Susan, ed. The College Cost Book, 1982-83, Third Edition. New York, New York: College Entrance Examination Board, College Scholarship Service, 1982.

Contains data on expenses at 3,200 colleges and universities, and information on financial aid programs and application procedures, including eligibility requirements.

VII.G. National Association of State Universities and Land-Grant Colleges. 1977-78 Student Charges at State and Land-Grant Universities. Washington, D.C.: Office of Research and Information, 1977.

Data are compiled on median student costs in a number of different categories: resident versus nonresident, room and board, tuition and fees, and graduate, medical, dental, veterinary, and law programs.

VII.G. National Association of State Universities and Land-Grant Colleges. 1978-79 Student Charges at State and Land-Grant Universities (Tuition, Required Fees, Room and Board). Washington, D.C.: Office of Research and Information, 1978.
Statistical data and tables related to undergraduate and graduate tuition and fees are organized by university, state and region.

VII.G. National Association of State Universities and Land-Grant Colleges. 1979-80 Student Charges at State and Land-Grant Universities (Tuition, Required Fees, Room and Board). Washington, D.C.: Office of Research and Information, 1979.
Results of a survey of student charges at these schools. Data are compared with levels of other economic indicators such as the Consumer Price Index in order to gain a perspective about the real increases in tuition and fee levels.

VII.G. National Association of State Universities and Land-Grant Colleges. 1980-81 Student Charges at State and Land-Grant Universities (Tuition, Required Fees, Room and Board). Washington, D.C.: National Association of State Universities and Land-Grant Colleges, Office of Communications Services, 1980.
A listing of student costs for state and land-grant universities during the 1980-81 academic year, and a comparison of two-year median charges for undergraduate, graduate, and professional students. Long range and regional comparisons are also included.

VII.G. National Center for Education Statistics. College Costs: Basic Student Charges, 2-Year Institutions, 1982-83. Washington, D.C.: National Center for Education Statistics, 1983.
A summary of student costs at over 1,300 public and private 2-year colleges and universities in the United States. Includes figures for tuition, fees, room and board costs organized by state and institution. Listings for public colleges include in-state and out-of-state tuition charges.

VII.G. National Center for Education Statistics. College Costs: Basic Student Charges, 4-Year Institutions, 1982-83. Washington, D.C.: National Center for Education Statistics, 1983.
A summary of basic student tuition, fee, and housing charges for more than 2,000 4-year public and private institutions of higher education in the United States. Provides figures for both in-state and out-of-state tuition where applicable. Data are organized alphabetically by college and state.

VII.G. Suchar, Elizabeth W., and others. Student Expenses at Postsecondary Institutions, 1977-78. New York, New York: College Entrance Examination Board, 1977.
Individually authored chapters focus on a variety of problems related to federal student loans, including student access, default, and policy alternatives for improvement of the program.

VII.G. Suchar, Elizabeth W., and others. Student Expenses at Postsecondary Institutions, 1978-79. Princeton, New Jersey: College Entrance Examination Board, 1978.
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